

THE AIOFP ANNIVERSARY CONFERENCE BANGKOK & LONDON



25 YEARS OF SERVICE
— | SINCE 1998 | —

THE WAY FORWARD
20-24 JULY 2023





PPM – A Manager of Direct Share Portfolios

AIOFP Conference - Bangkok 2023

Warren Jones
Private Portfolio Managers



IMAP
MANAGED ACCOUNT
AWARD FINALIST 2019
INTERNATIONAL
EQUITIES



IMAP
MANAGED ACCOUNT
AWARD FINALIST 2022
INTERNATIONAL
EQUITIES



AGENDA

- ❑ Private Portfolio Managers – An introduction
- ❑ Our Investment Objectives
- ❑ The PPM investment process
- ❑ After Tax – Integrating Tax Planning & Investment strategy
- ❑ Q & A's



Presenter: Warren Jones,
Business Development Manager
Private Portfolio Managers

PRIVATE PORTFOLIO MANAGERS PTY LIMITED (PPM) – An introduction

- ❑ Established in 1995
- ❑ Privately owned, boutique investment management company
- ❑ Manage Direct share portfolios – SMA's & IMA's (IMA's > \$1M)
- ❑ Global Equities, Domestic Equities & Fixed Interest
- ❑ Work with Advisors & Accountants to achieve better after-tax results for clients

Introducing the PPM Investment team - Experienced & Diverse

Name	Position	Sector Responsibility	Sector Back Ups	Years in Industry	Years at PPM
Hugh MacNally	CIO; Portfolio Manager - Global Equity SMA	Healthcare/Pharma/Biotech, Materials, Consumer D&S,	Industrials Banks & Financials	38	26
Franklin Djohan	Senior Analyst	TMT	Data	16	16
Peter Reed	Portfolio Manager - Australian Equity SMA	Banks & Financials	Consumer D&S, Utilities, Infrastructure	34	15
Ian Hardy	IMA Portfolio Manager, Senior Analyst	Infrastructure, Utilities Materials, Property	Financials	36	9
Max Herron-Vellacott	Analyst	Models/Data	Healthcare/Pharma/Biotech/TMT	6	6
Neil Sahai	Analyst/ Dealer	Trading/ Models		5	5
Average Investment Team Tenure				22.5	13



Hugh MacNally
Portfolio Manager,
Executive Chairman

Peter Reed
Portfolio Manager,
Director

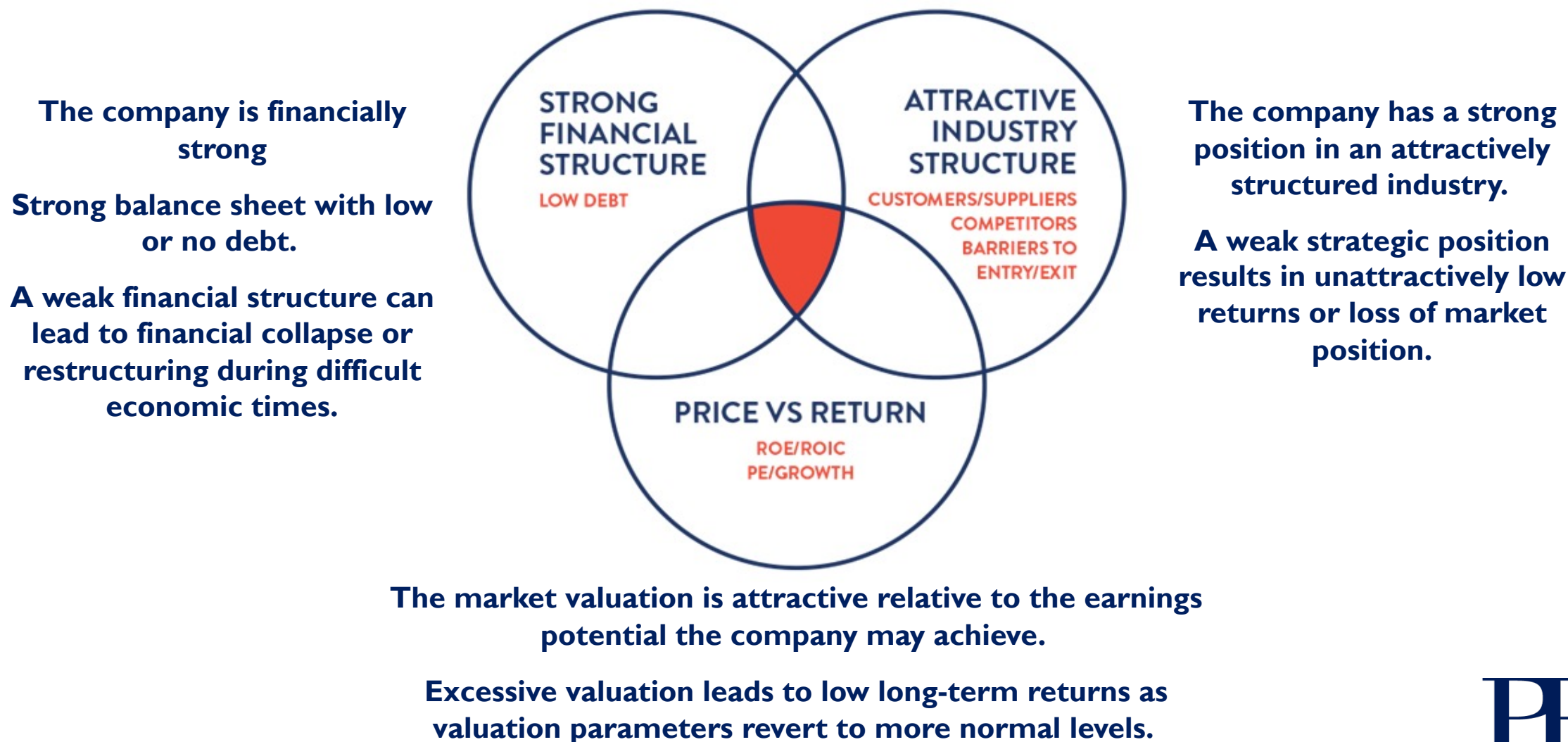
Ian Hardy
Portfolio Manager,
Director

Franklin Djohan
Portfolio Manager

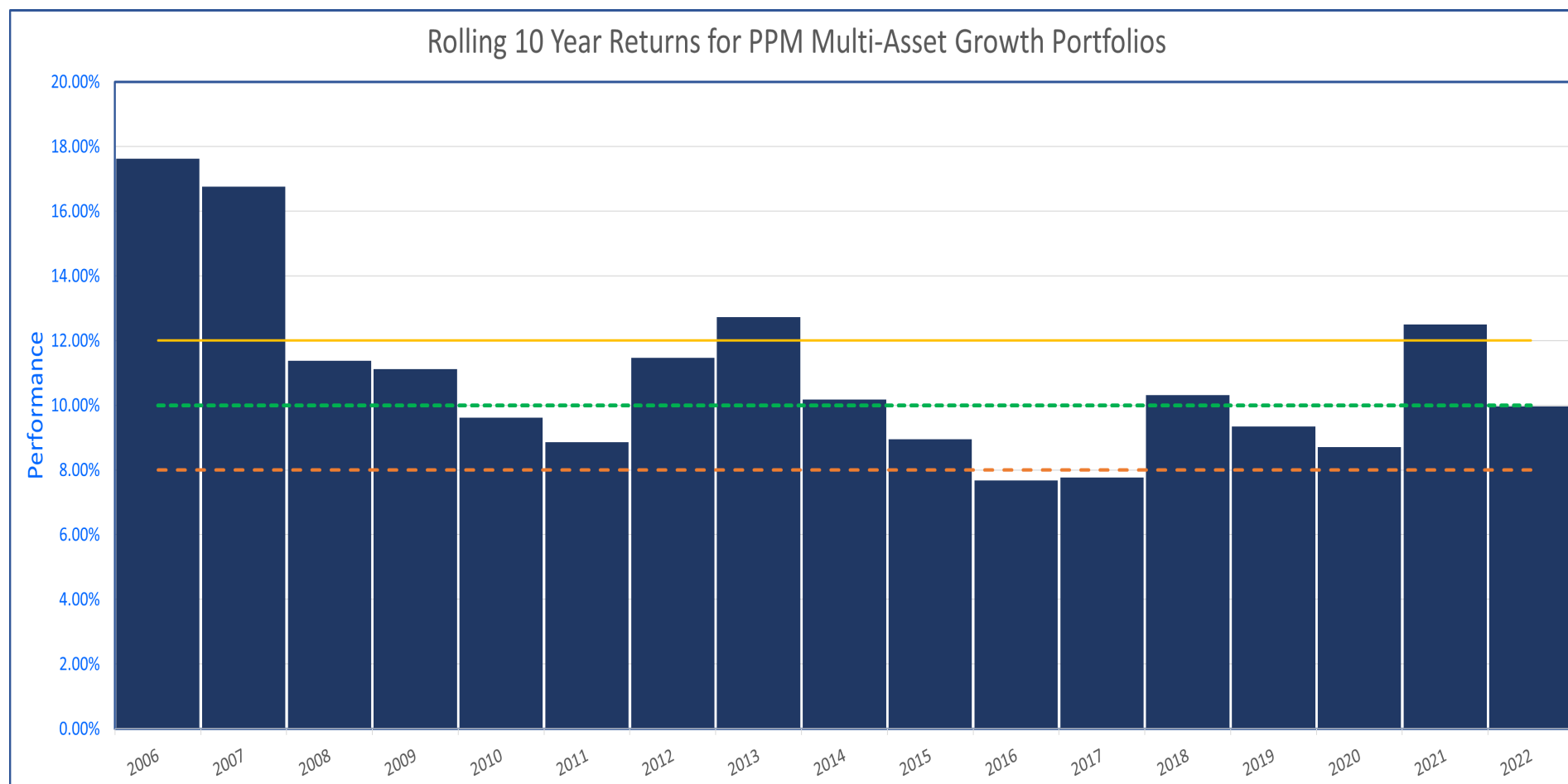
Max Herron-Vellacott
Analyst

Neil Sahai
Dealer,
Junior Analyst

PPM Investment Process - Our three stock selection criteria



PPM IMA Multi Asset Growth Portfolio 10 Year Rolling Returns



AFTER TAX RETURNS – Integrating direct investments & tax planning



- ❑ **AFTER TAX RETURNS –**
Management of client portfolios focusses on achieving after tax returns
- ❑ **INTEGRATING THE INVESTMENT PROCESS & TAX PLANNING –**
PPM works with the client's Planners & Accountants to ensure the integration of the investment process and tax planning
- ❑ **DATA –**
Reporting of data to the client's accountant is highly efficient.
Data provided as required.



ACCESS TO PPM's INVESTMENT MANAGEMENT EXPERTISE VIA....

☐ SMA



- Domestic Portfolio
- Global Portfolio

☐ IMA ...



- Multi Asset Growth
- Multi Asset Income
- Fixed Interest

PERFORMANCE - PPM AUSTRALIAN EQUITIES PORTFOLIO

	Australian Equities Growth SMA	Benchmark	Value Added
1 year %	12.81	14.76	-1.95
3 year % p.a.	13.11	11.42	1.69
5 year % p.a.	5.97	7.34	-1.37
10 year % p.a.	8.34	8.80	-0.46
15 year % p.a.	8.32	6.55	1.77

*Performance returns are before fees and taxes and starting from 1 July 2022 includes the value of franking credits. Performance returns are based on the actual aggregate performance of the PPM Australian Equities Growth Individually Managed Account (IMA) portfolios prior to the inception date of the SMA and the actual performance of the Australian Equities Growth SMA from the SMA inception date.

PERFORMANCE – PPM GLOBAL GROWTH

	Global Growth SMA	MSCI World Developed	Value Added
1 year %	37.00	22.42	14.58
3 year % p.a.	22.02	13.44	8.58
5 year % p.a.	15.01	11.37	3.64
10 year % p.a.	12.38	13.05	-0.67
15 year % p.a.	12.11	9.83	2.28

*Performance returns are before fees and taxes and are based on the actual aggregate performance of the PPM Global Equities Growth Individually Managed Account (IMA) portfolios prior to the inception date of the SMA and the actual performance of the Global Equities Growth SMA from the SMA inception date.

QUESTIONS & ANSWERS



Private Portfolio Managers Pty. Limited ACN 069 865 827, AFSL 241058. This presentation does not take into account your individual objectives, financial situation or needs. You should assess whether the information is appropriate for you and consider talking to a financial adviser before making any investment decision. Read the Financial Services Guide, available at www.ppmfunds.com or by ringing 02 8256 3777 prior to any decision. Past performance is not necessarily indicative of future returns. The financial service detailed in this presentation does not represent a deposit or a liability and is subject to investment risk including possible loss of income and capital. The information is taken from sources which are believed to be accurate but Private Portfolio Managers Pty. Limited accepts no liability of any kind to any person who relies on the information contained in this presentation.



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This document does not take into account individual's objectives, financial situation or needs. You should assess whether the information is appropriate for you and consider talking to a financial adviser before making any investment decision. Past performance is not necessarily indicative of future returns. The financial service detailed in this document does not represent a deposit or a liability and is subject to investment risk including possible loss of income and capital. Neither PPM nor its directors or employees or any associate guarantee the repayment of capital, payment of income or any fund or Portfolio's performance. The information provided in this document is intended for general use only and is taken from sources which are believed to be accurate but PPM accepts no liability of any kind to any person who relies on the information contained in this document. © Private Portfolio Managers Pty Limited ABN 50 069 865 827 AFS Licence No. 241058

PPM AUSTRALIAN AND GLOBAL FUND PERFORMANCE (SMA)

Code	Name	Category	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	Inception (p.a.)
PPM001	PPM Australian Equities Growth Portfolio	Australian Large Cap	2.38%	0.72%	-0.21%	9.79%	12.15%	5.97%	6.03% (8/05/2018)
PPM002	PPM Global Equities Growth Portfolio	International Equity	5.67%	14.64%	25.19%	35.57%	20.83%	14.11%	13.54% (8/05/2018)

* The investment performance returns (AFTER investment management fees, but BEFORE administration fees, and taxes) for each managed portfolio.



Financial Advisers Real Estate Pty Ltd

Platform - www.fareproperty.com

Website - www.fareproperty.com.au



So, Some Big Cock Walks into a Henhouse...

When something new comes along there is nothing like ruffling a few feathers.

A FARE Property accreditation will reduce the commissions your clients pay when selling their properties. FARE Property accredited advisers charge a fee for service to assist their clients to sell.

FARE Advisers are financial advisers first with real estate knowledge and, are not, well, involved in the “cock and bull”.

When it comes to financial advice we believe in thinking outside the cocka-doodle-do. Why?

Because the savings you can offer clients can run into the hundreds of thousands each time a property is sold. Want to help your clients? Obtain a FARE Property accreditation to supplement your financial services offerings and save your clients money and stress.



For further information contact:

peter@fareproperty.com.au

0410 353 856

Financial Advisers Real Estate Pty Ltd
Level 22, 580 George St, Sydney

The Parties



- My Generation Capital is a multi-disciplined financial services company run by Peter Wood who has developed the project
- Option Group is a multi-disciplined funds management group run by Jason Meares who is funding the project
- International Property Expert is run by Rob Klaric. He is a leading consumer property advocate.
- Residz.com is a subsidiary of Mapcite and is a real estate platform similar to realestate.com and domain.com. Residz name is being changed to fareproperty.com as a financial planner only site to consumers.
- Think Real Estate is an approved Training Organisation for Real Estate Agents.



Mapcite Ltd



THINK
REAL ESTATE



The Property Expert
ADVOCATE - ADVISOR - AWARD WINNER

Objectives – Clients Come First



Allow

Allow Financial Advisers to assist clients to sell their personal and investment properties

- Advisers have been excluded from having their clients major asset under their guidance

Remove

Remove the associated high commission structure

- Real Estate agents charge abnormally high fees and now buyers agents have come about adding further significant costs.. Advisers charge a fee for service, reducing the selling fees significantly

Remove

Remove associated high pressure environment

- Vendors are hesitant to contact agents as they are aware that as soon as they do they are 40 days away from selling their homes. This places enormous pressure on vendors

Assist

Assist advisers to implement the selling program

- Prepare sales packages for advisers that includes advertising packages, photography, styling, conveyancing, signage. This removes a time factor for the process many don't have.

Sample Savings for Clients based on \$3M sell and \$3M buy

Estate Agents vs FARE Accredited

Selling		
	Normally	FARE
Real estate agent @2%	\$60,000	
FARE Adviser		\$8,000
Advertising		
Photo and brochures	\$10,000	\$4,500
Conveyancing	\$1,800	\$1,800
Styling	\$10,000	\$10,000
Buyers Agent Rebate
TOTAL(s)	\$81,800	(\$24,300)
	(2.72%)	(0.76%)
Saving	\$57,500	
If Buyers Agent rebate applies then adjust.		

Buying		
	Normally	FARE
Buyers Agent	\$60,000 (2%)	\$15,000 (0.5% as a fee for service)
Stamp duty	\$150,000	\$150,000
TOTAL(s)	\$210,000 (7%)	\$165,000 (5.5%)
Saving	\$45,000	

Adviser Total Fees - \$23,000

The Outcome – Better for Clients, Better for Advisers



Advisers now in a position to oversee their clients major asset.

Advisers earning additional income as a result of the assistance they give their clients that increases their bottom line. With advisers on average having 200 clients and houses on average are sold every ten years – 20 homes p.a

Clients are also buying. Advisers are in the best position to offer their clients the necessary refinance and the insurance. Additionally, a percentage of the Buyers Agent commission can be handed to the seller.

Advisers will increase their earning capacity through the process of engaging new clients - Attend open houses, engage prospective buyers explaining how their system works. The advantage - Prospective buyers generally have properties to sell and whilst they have spoken with agents have not engaged them at that point

Clients are more willing to tell family and friends about what they have done and what they have saved.

PEXA Property Reports

The PEXA property report is a Joint Venture between PEXA and a subsidiary of Mapcite Ltd. - Residz

Current cost of the reports are \$40 per report or \$100 for 10 reports.

The reports have recently been approved by CBA to replace the current Core Logic Property Report.

The report contains information that no other report in Australia delivers including information on nearby DA's, crime statistics, flood and fire risks, recent sales, schools and investment profile.

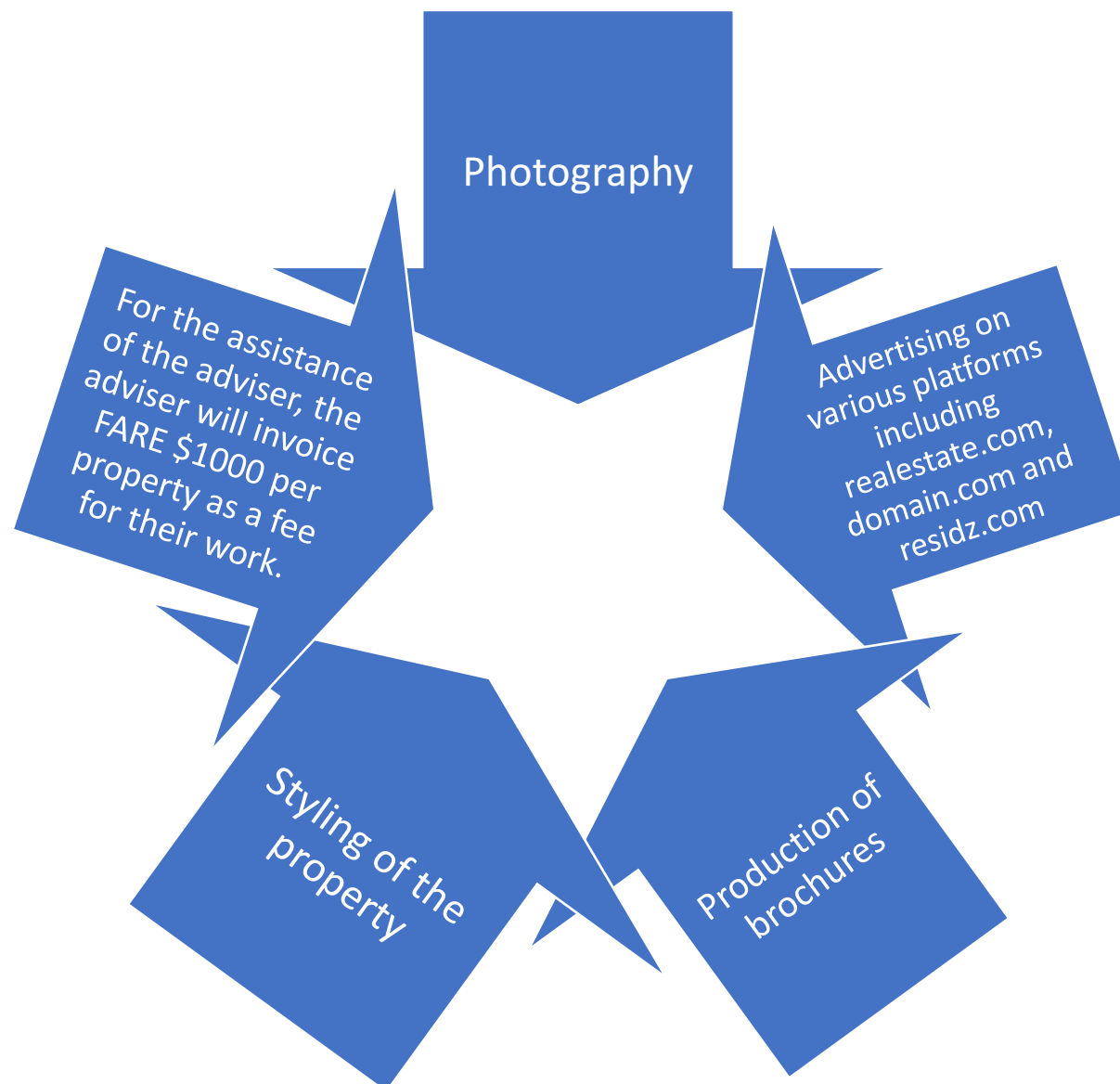
Advisers can use the reports to deliver annual property information to their clients in the reviews.

Marketing Assistance

FARE provides all the necessary marketing assistance to enable the selling property process to be administered on behalf of your clients.

Includes:

- Photography
- Styling
- Advertising
- Brochures
- Signage
- Support Staff



Overview of Benefits to Advisers

Additional income @\$8000 per property	\$\$\$
New clients from running the open houses	\$\$\$
Income from mortgages	\$\$\$
Plus trail income....	\$\$\$
Income from General Insurance	\$\$\$
Plus trail income....	\$\$\$
Immediate new business from new clients on selling of their homes	\$\$\$
Additional New mortgages and GI	\$\$\$
Other business including managing of rental books for investment clients	\$\$\$
Buyers Agents fees at approx \$15,000 per discovery as a fee for service	\$\$\$

Accreditation costs

Initial Training Fee – on-line course
\$395

Monthly fee including CPD points \$250
(annual upfront \$2500 12 months)

Optional

Annual Conference on-shore 2 days

Quarterly update and networking lunches in each state

The Platform

www.fareproperty.com

A new platform has been developed similar to that of realestate.com and domain.com

- Residz.com will be renamed fareproperty.com
- The platform is for “advisers only” wanting to advertise their clients properties. Whilst Domain and Real Estate will still be used the FARE platform will provide the necessary home to create a brand for advisers.
- The platform will allow ancillary services such as conveyancers, mortgage brokers, stylists who want access
- Advisers will be given sole access to use the platform
- National television Advertising campaign to promote www.fareproperty.com will begin in January 2024

The Trade Campaign

- 13 June 2023 Presentation to NSW AIOFP delegates
- 27 June 2023 Presentation to VIC AIOFP delegates
- 22 July 2023 Presentation at AIOFP Bangkok Conference
- Focus beginning August 2023 magazines and online media
- Financial Standard ½ page ads monthly Aug – Nov Multi
- Money Management On-line campaign Aug – Nov
- Advisers Big Day Out Syd/Melb/Bris/GC March 2024



\$22,280
\$20,000

The Consumer Campaign

Driving Consumer Awareness of FARE for consumers to speak with Advisers

Financial Review ½ page ads weekend edition x 8 weeks Jan/Feb/Mar 2024

\$90,000

Business Sunday television campaign Jan/Mar 2024 30 sec TVC

\$180,000

Money Magazine Property Section Jan-June ½ page

\$22,400

The logo for 'FINANCIAL REVIEW' in a blue, serif, all-caps font.



I Said “Blah Blah Blah” not “Bah Bah Bah”

Can't sort the “blah” from the
“bah”?

Just like sheep we follow the flock and “blah blah blah” seems to be what we hear when it comes to selling real estate. A FARE Property accreditation is for advisers only and can further assist your clients. Instead of hefty commission fees to a Real Estate Agent, a FARE Property accredited adviser charges a fee for service to assist their clients.

FARE Advisers are financial advisers with real estate knowledge. FARE accredited advisers don't get involved in “blah blah blah”... anyone can do that.

So when it comes to financial advice we believe in thinking outside the wicker gate. Why? Because the savings you can offer clients can run into the hundreds of thousands each time a property is sold. Want to help your clients? Obtain a FARE Property Accreditation to supplement your financial service's offerings. Don't let your clients have the wool pulled over their eyes.

Property
fare

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MEDIATION & ARBITRATION

A BASIC GUIDE

ARWED TURON
TURON LEGAL

1.MEDIATION WHAT IS IT?

Mediation is an informal process in which parties to a dispute are assisted by a neutral third party in their efforts to reach a solution to the dispute with a view to reaching a settlement.

The mediator does not act as a judge of the issues between the parties and merely assists the parties in their deliberations and negotiations in seeking a settlement.

In the process any settlement reached is within the power of the parties themselves.
In essence the mediator acts as a facilitator of the settlement process.

MEDIATION IN ACTION

1. Parties must agree to engage in the process
2. Parties must agree to engage in the process 'in good faith'.
3. Mediator should be independent
4. The process is voluntary
5. Each party has an opportunity to put forward positions
6. Discussions and negotiations are confidential
7. A legally binding contract is prepared upon settlement

MEDIATION IN ACTION

1. Firstly, the parties must agree to engage in the process of mediating their differences.
2. Once that is agreed, the parties must agree to engage in the process 'in good faith'.
3. The mediator should be independent of the parties involved.
4. It is a voluntary process, and the mediator will not judge or advise either party, but merely facilitate the discussions and negotiations between them.
5. Each party will have an opportunity to put forward their written outlines of their respective positions on the issue(s) at hand.
6. Discussions and negotiations will be confidential and without prejudice to their original position, should the negotiations fail, and the parties then wish to pursue any legal recourse in the Courts.
7. If a settlement is reached, then a legally binding contract will be prepared in consultation with the parties as to the agreed terms.

BENEFITS OF MEDIATION

1. Reduction in the time to resolve disputes.
2. Significant costs savings.
3. Providing a mutually arrived at outcome to the dispute.
4. Foster the potential for maintaining the continued commercial relationships without further rancour.
5. Minimizing the repetition of disputes.
6. Providing a platform for the parties on how to resolve their differences, if further, or other, disputes should arise.

MEDIATION PROCESS

1. Pre-mediation – agreeing to mediate and the ‘ground-rules’ therefor, preparing and submitting outlines of arguments, with any supporting documents, or other evidence, to support their outline.
2. Mediation – direct and/or indirect mediation, which may be by face-to-face mediation, or by a Zoom meeting
3. Post-mediation – agreeing on the final terms and conditions of a binding agreement and the execution thereof by the responsible parties.



THE MEDIATOR

The mediator will have the requisite expertise to assist parties in their desired process.

The mediator is impartial and does not seek to 'push' either party's agenda.

They are there merely to provide an environment in which the parties can develop a workable framework within which to settle their dispute and come to a mutual resolution which is informal, cost effective, but nonetheless binding, and which is in both their interests.

2. ARBITRATION WHAT IS IT?


1. A dispute resolution process where the parties engage an arbitrator to resolve their dispute.
2. In an arbitration the process is conducted in private.
3. The costs of an arbitration are much lower than going to the Court system.
4. A resolution via an arbitration is much quicker than the Court system.
5. The parties must agree on the choice of an arbitrator or in the event of no agreement then an appointment by the Australian Institute.

IS AN ARBITRATION RULING BINDING?

1. The Arbitration Agreement should provide that the arbitrator's ruling will be binding on the parties.
2. Parties can arbitrate specific issues under dispute, allowing for other issues to be prosecuted in the Court system.
3. The arbitration process can be conducted in person or by Zoom or Teams.
4. The mediator will have the requisite expertise to assist parties in their desired process.

THE DIFFERENCE

Unlike mediation once arbitration is commenced the Agreement should provide that the parties cannot withdraw from the proceedings until a ruling is obtained.



“Success is in the hands of those
parties who genuinely seek
another way forward”.

THANK YOU

ARWED TURON
TURON LEGAL



Why Property Credit Funds in Portfolios?

Peter Mill
Head of Distribution
July 2023

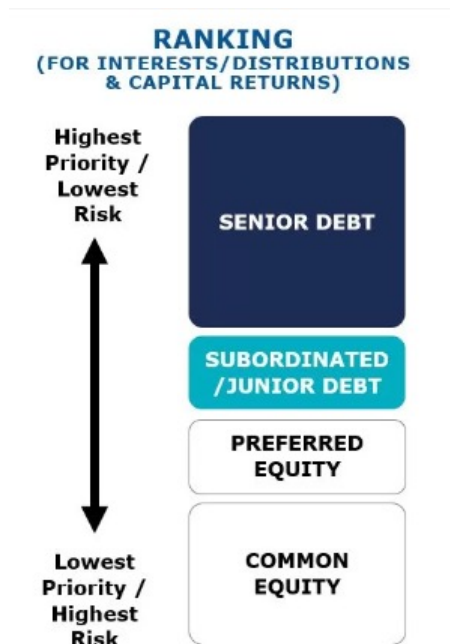
MILLBROOK
GROUP

Contents

1. Why Property Credit Funds?
2. Property Credit Funds in a Portfolio
3. What to look for in a Manager
4. Benefits to an Adviser
5. Key Contacts
6. Disclaimers
7. Questions

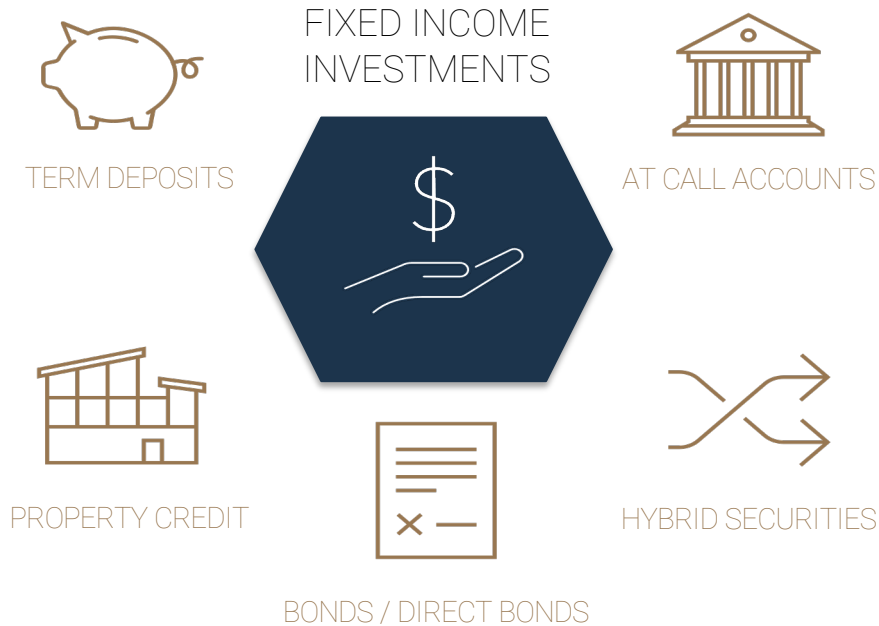


Property Credit Fund security



- Registered 1st Mortgage is at the top of the capital stack
- Directors guarantees
- Subordinated debt loans (2nd Mortgages) are mostly associated with higher LVR's
- Property Credit Funds avoid Subordinated debt loans

Property Credit in an investor fixed income portfolio



Property Credit is active in mostly passive asset class

Property Credit Fund benefits to a Portfolio

- Managing Capital risk
- Managing Income risk
- Managing Volatility
- Protection from inflation – variable loans maintained at 3-5% above RBA cash rate
- Managing Sequencing risk – investment returns and capital to meet timing of investment objectives

Advisers need to talk to their asset allocators!

Short Loan Duration benefits for Property credit

- Minimise and mitigate Vintage Risk
- Increase liquidity (eg a loan book of 12 months weighted average mean loans regularly rolling on and off)
- Pivot loan book more readily (eg between fixed and variable depending on market outlook)
- Short duration loans are generally for Business / Commercial / Investment purposes and thus non NCCPA regulated loans

Shorter loan duration preferred

NCCPA regulated loans

- Loans are of a personal nature
- Generally higher LVR's
- Generally longer loan duration
- Residential mortgages are generally of a lower interest rate
- Regulation provides more protection for borrowers and less for lender (investor)

Loan books better placed with non NCCPA loans

Construction loans

- Have been subject to time based and cost over runs due to labour shortage and material supply issues
- Many of the issues are gradually being resolved so that over runs are reducing / being managed
- Generally the interest rates / returns are higher to reflect the risks
- Most fund managers will cap exposure to construction loans
- Trilogy have a focus and expertise on managing construction loans (c. 76% as of 31 May 2023)

Caution with Construction!

Property valuation risk

- Residential valuations holding well / modest increases / inner affluent strong
- Many commercial asset classes (office / retail) are being written down progressively
- Property Credit Fund managers taking a more conservative approach to LVR's

Residential security preferred

Liquidity of Property Credit Funds

- Relatively illiquid investment suitable for investors with a minimum 12 month outlook
- Short duration loan terms mitigate liquidity risk
- Investors via platforms can access capital monthly albeit with a discretionary monthly cap
- Off platform investors typically will have a 12 month minimum term that mirrors the fund minimum investment horizon
- Returns benefit from an “illiquidity premium” typically 3-5% pa above RBA cash rate

Very good premium for liquidity risk

Arrears / Defaults

- Remain low across all Property Credit Fund Managers
- Security over real assets provides scope to make good potential defaults
- Property Credit Fund managers taking a more conservative approach to LVR's

Invest with reputable Property Credit fund manager

What to look for in a Property Credit Fund manager

- Property Credit management experience
- Property Credit risk management capability
- Transparency and diversification in loan book
- Ability to pivot to maximise returns and minimise risks
- Manage liquidity to meet investor needs
- Retail provides benefits over Wholesale particularly in relation to the advice process

Look for regulated Property Credit Funds

Property Credit Fund benefits to an Adviser

- Probability over Narratives
- Valuation matters \$1 remains a \$1
- No concerns with market timing
- Adviser surveys suggest looking for an active approach to fixed income allocations (after many years of passive rising tide!)
- Diversification – property credit largely uncorrelated to equity market and other asset classes (bonds etc)
- Monthly income nourishes portfolio

OMG any steak knives!

Key Contacts for Advisers



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Beatriz Marchueta
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Investor Disclaimers

An investment in the Millbrook Credit Fund is not a bank deposit.

Past performance is not necessarily an indicator of future performance and the rate of return of an investment in the Select Option will depend on the mortgage invested in. Different Select Option mortgages may have different rates of return which will be fixed for the term of the investment. Select Option investments are not repayable until the mortgage loan in which the investment is made is repaid in full. If the mortgage debt is not fully recovered investors in the Select Option risk losing all or part of their capital and interest.

The rates of return on Diversified Option investments are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed (other than for your initial term for 12 months) and, being determined by the future performance of the Diversified Option, they may be lower than expected.

Diversified Options investments have a minimum term of 12 months. Applications to withdraw Investments requires 60 days written notice to us. We will make every endeavour to release an investor's funds after receiving their withdrawal request. We, however, have 12 months under the Fund's constitution to honour that request. In determining whether to honour your withdrawal request we need to have regard to the Diversified Option interests of all investors. There is a risk that a redemption request will not be honoured within 60 days. However, we have never not honoured a redemption request on time due to a lack of liquidity.

When considering whether to acquire or to continue to hold an interest in the Fund, you should remember that an investment in the Fund is not a bank deposit or a term deposit and is not covered by the Australian Government's deposit guarantee scheme. Investing in the Fund has a higher level of risk compared to investing in a term deposit issued by a bank and there are other risks associated with an investment in the Fund. The key risks of investing in the Fund are explained in Section 10 (Page 15) of the PDS.

Millbrook Asset Management Limited ACN 123 219 732 Australian Financial Services Licence and Australian Credit Licence 335001 is the responsible entity of the Millbrook Credit Fund ARSN 125 042 480 (the Fund). It is important for you to consider the Product Disclosure Statement for the Fund in deciding whether to invest, or to continue to invest, in the Millbrook Credit Fund. You can read the PDS on our website above or ask for a copy by telephoning or emailing a member of our team.

SQM Research has no involvement in this fund or any of the organisation's contained in the product disclosure statement. This assessment does not constitute an investment recommendation. It is designed to provide investment advisers with a third-party view of the quality of this fund, as an investment option. SQM Research charges a standard and fixed fee for the third-party review. This fee has been paid under the normal commercial terms of SQM Research. Analyst remuneration is not linked to the rating outcome. Where financial products are mentioned, the Analyst(s) may hold financial product(s) referred to in this document, but SQM Research considers such holding not to be sufficiently material to compromise the rating or advice. Analyst holdings may change during the life of the report. The Analyst(s) certify the views expressed in the report accurately reflects their professional opinion about the matters and financial product(s) to which the report refers. SQM Research, under its Australian Financial Services Licence (Licence number 421913) operates under the provisions set down under ASIC Regulatory Guide 79.

Questions

The Adviser coal-face

The surprises never end...

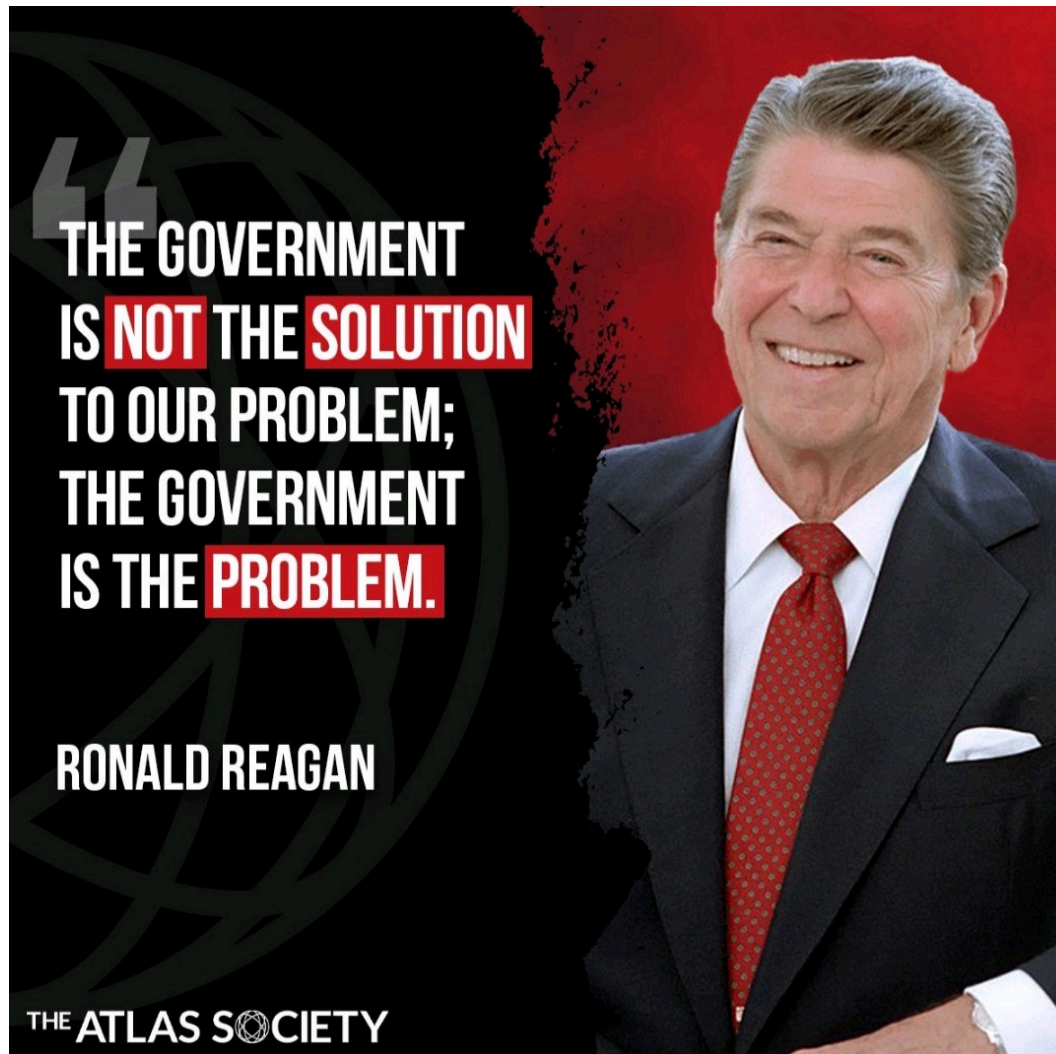
Steve Blizzard – Perth, WA



ROXBURGH
SECURITIES

INVESTMENT & SUPERANNUATION ADVISERS

The Real Problem



Business snapshot

**Roxburgh Securities advises on over \$200 million in FUM
Dual-licensed with Investwest Life / MyWealth Concierge**

My personal office:

- **Over \$100M in FUM**
- **130 SMSFs – Direct property syndicates/First Mortgage specialists**
- **40 wholesale clients (up from 25)**
- **Over 650 total clients, including retail/Corporate Super (net)**
- **Prefer LaTrobe, Millbrook, Hub24, BT Panorama, Asgard, Mercer, CFS/CFWrap/Edge, SixPark Robo.**
- **Life Insurance Brokerage & Salary Packaging**
- **Consistent annual revenues (over \$600k yr) – Operating Costs \$140k yr**
- **More Inheritances / retired clients remarrying & Aged Care / EPAs**
- **Bought a two-level house for an office this year.**

IntraFund vs Ongoing Advice Fees

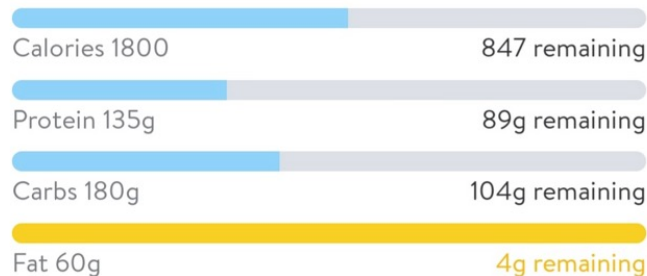


THINGS TO DO TODAY

9 Jul 2023



✓ 2 Meals Added



○ Home Workout
Complete your scheduled workout.



✓ 1L water Consumed - 1st lot



myfitnesspal

Start Free Trial



Today

Edit

Calories

Remaining = Goal - Food + Exercise



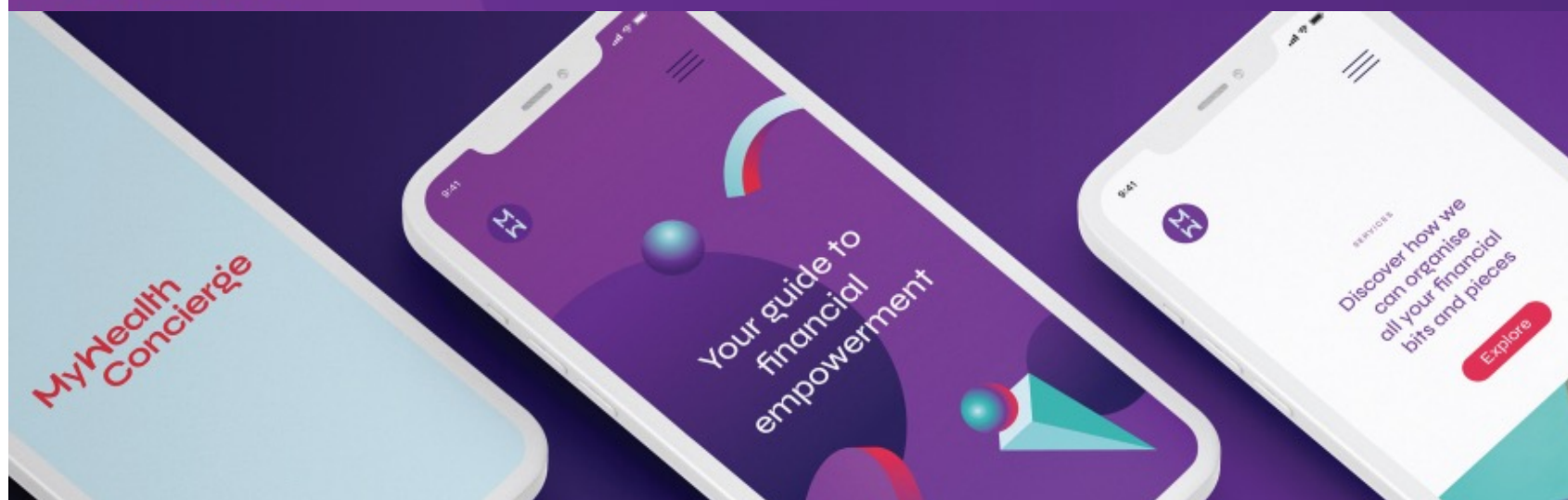
	Base Goal
	1,800
	Food
	1,066
	Exercise
	0

Gym Businesses charge \$15 / mth Access fee = Super Fund intrafund advice fee
Gym Instructors charge \$70 / week = Retail Financial advisers' ongoing fee

MyWealth Concierge Subscription Service

Welcome to MyWealth Concierge.

Our mission is simple really; to put you in control of your financial future through great advice, support and education, while also saving you time and money at the same time. Let's get your finances sorted!



MyWealth Concierge Subscription Service

MyWealth
Concierge

WealthStarter

\$
50

Every month

Get yourself on the right track

Select

WealthLite

\$
80

Every month

Great for retirees or those not
needing live data

Select

WealthBuilder

\$
95

Every month

Further build your wealth and
keep on top of your finances

Select

WealthMax

\$
150

Every month

For those who have
accumulated wealth & need
extra support

Select

WealthPro

\$
300

Every month

The ultimate VIP MyWealth
Concierge Package

Select

Membership Subscription – Ongoing Fees

\$50 Month WealthStarter through to \$300 Month WealthPro

- MyWealth Community - Information, tips and support
- MyWealth Portal - securely store all your financial info
- Set & Track Financial and Lifestyle Goals
- Budgeting - keep a track of your income and expenses
- Asset Management - Live valuations of your all assets
- Wealth Check - Annual reviews of loans, insurance & super
- Financial Support Service - paperwork completion and queries
- **Regular Portfolio Updates**
- Estate Planning Assistance (Organise Wills, EPOA etc)
- Exclusive Discounts (ie Tax Returns, SMSF Admin)
- Tax Return Checklist (if required)
- Will Storage & Executor Kit
- Priority access to highly qualified Senior Financial Planners
- Access to Finance Specialists & Accountants

<https://www.mywealthconcierge.com.au/plans-pricing>

Membership Subscription – Ongoing Fees

Monthly Service Support Subscriptions are paid personally, not through retail super/pensions funds

Paid out of Pension payments, from personal bank account

A comprehensive online portfolio reporting service

Our clients have that peace of mind that when they call, they will obtain the personal support from our staff they have always enjoyed, not end up for hours on a Big Super Fund hotline

mywealthconcierge.com.au

Super Fund Hotline Service to deteriorate

Why Airline Customer Service is set to get even worse



The reality is that customer service has eroded on social media, while AI programs meant to replace it do not yet meet the burdens of air travel.

Annual Fee Renewal Consent Forms

Younger Fund members often prefer to pay for ongoing service support fees via their Super Fund.

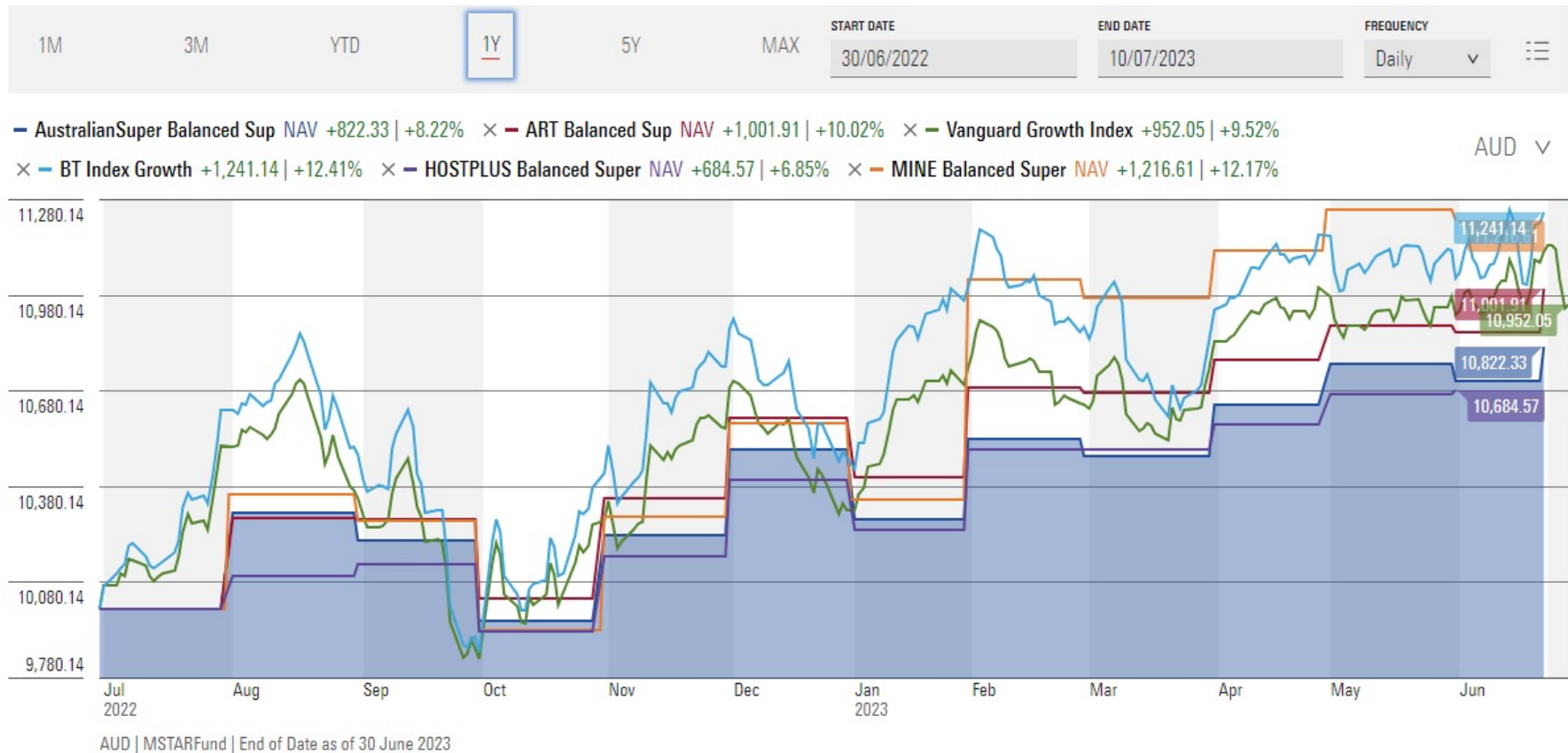
If the Super Funds wish to keep charging all their members (without consent) for inhouse "advice" that most members will never receive, then it is only fair that the Annual Fee Renewal Consent Forms imposed on retail advisers (that does not exist in any other nation on earth) **be eliminated.**

Ongoing Adviser/Client Fee forms with Super Funds should revert to the international standard of an "Opt-Out" system or provide a new fee form when the dollar fee amount changes.

<https://www.ifa.com.au/editorial/27361-why-am-i-paying-a-fee-for-no-service>

Gyms & Super Fund Advice

The AIOFP has found that large Industry Super Funds need external advisers. Most advisers are happy to work with Industry Super Funds that perform – like MINE SUPER.



Gyms & Super Fund Advice

Unless these funds find an acceptable remuneration system for full-service external advisers, there will always be a shortage of advisers.

Gym Instructors (discriminated against by unfair legislation) will work around the Gym or build their own Gym, if the Gym continually interferes with the remuneration system of their Instructors & their clients.

A gym that only charges monthly facility access fees but doesn't have any Gym Instructors available for personal service support, will eventually collapse.

Adviser losses continue as expected



Adviser losses hit 599 for FY2022–23

SMSF ADVISER: According to Wealth Data figures, FY22–23 began with 16,183 advisers on the Financial Advisers Register (FAR) and closed out at 15,584. This represents a drop of 3.7 per cent, which is considerably better than the previous financial year, in which 2,763 (14.83 per cent) left the profession.

Last week's numbers found that there was a net loss of 452 advisers from 1 July 2022 to 28 June this year. With the final number **hitting 599 advisers**, there was a net loss of 147 advisers in just the final two days of the financial year. 10 July 2023

The Real Problem Behind Adviser Fees

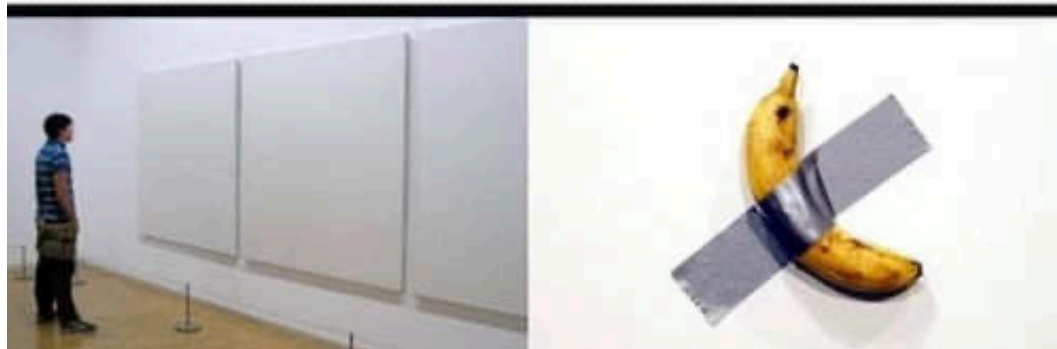


University Degrees

**WITHOUT A SINGLE DEGREE, THEY CREATED
ART THAT INSPIRED GENERATIONS...**



AND THEN THE ARTISTS WITH DEGREES ARRIVED



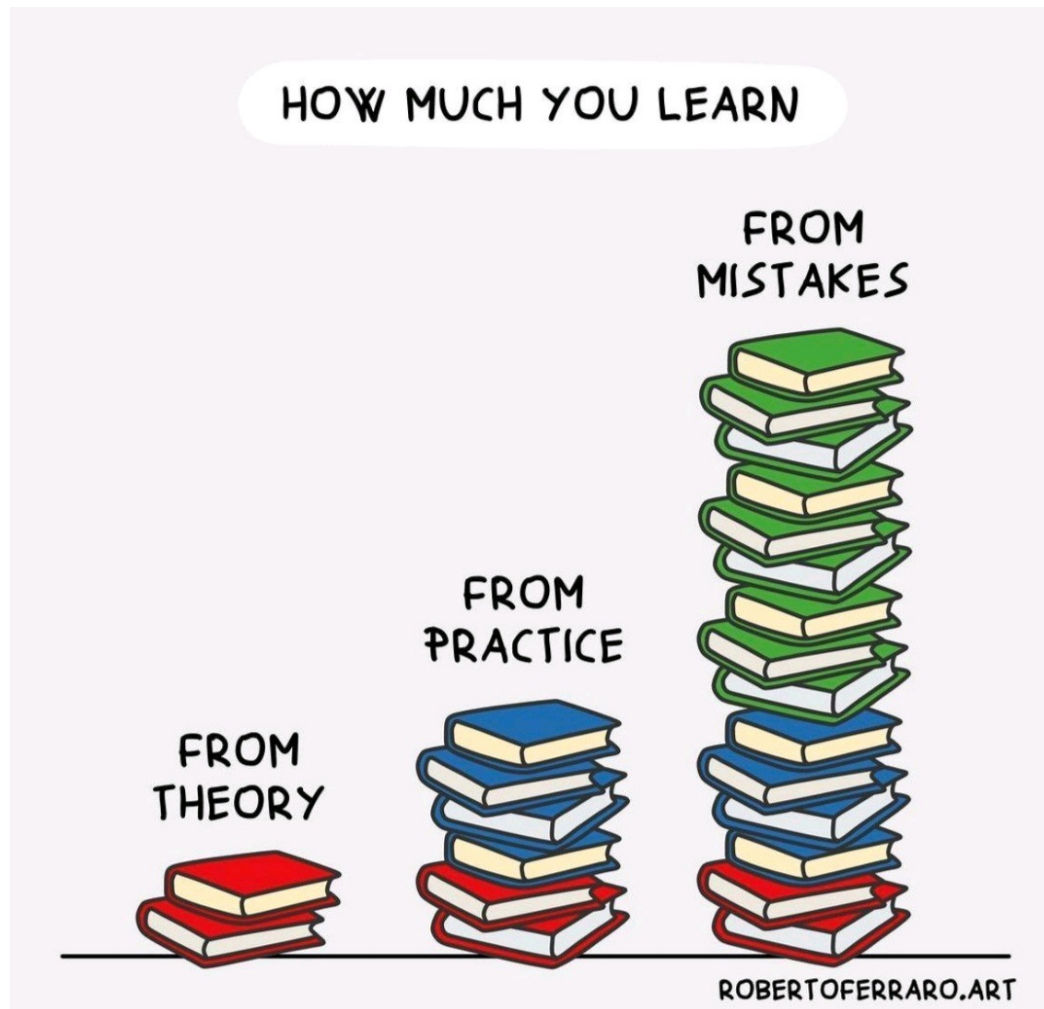
University Degrees



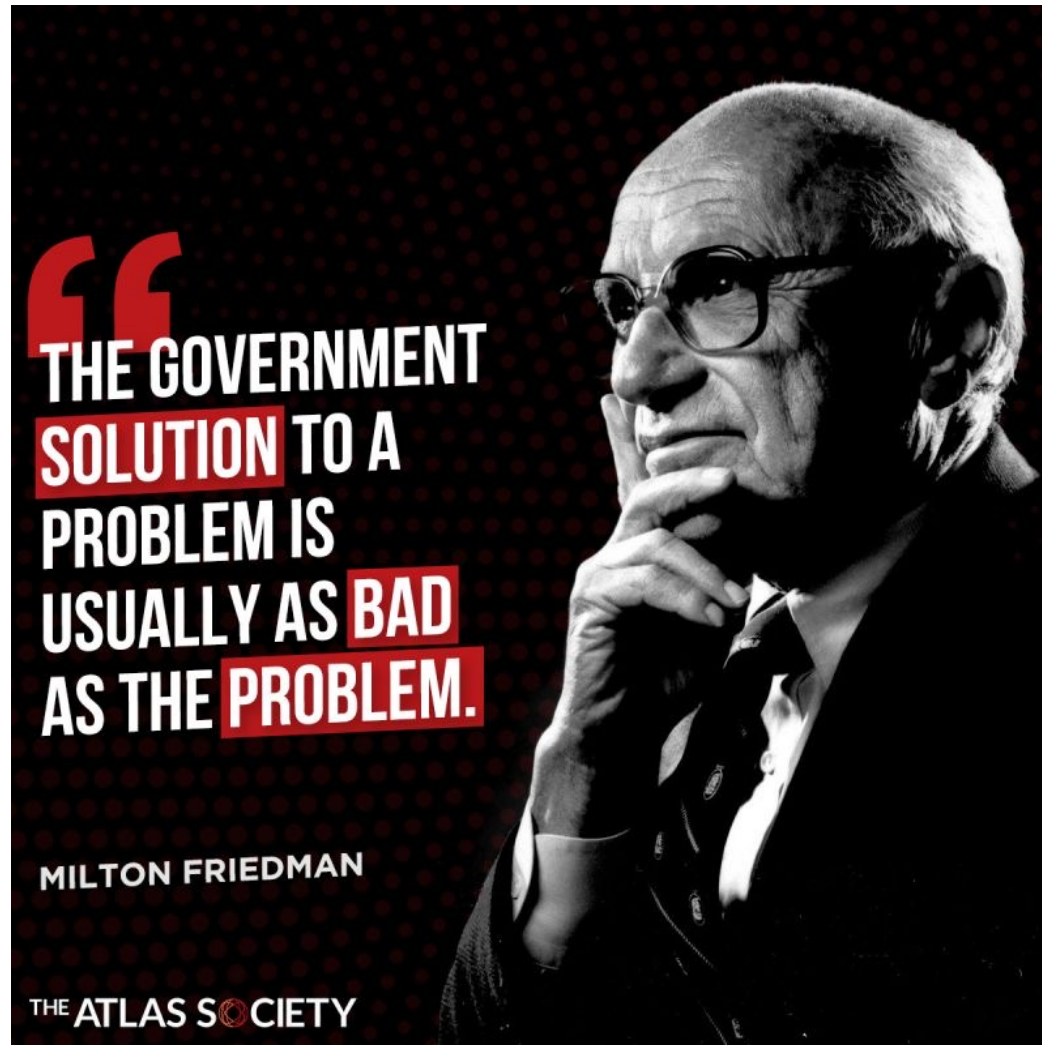
University Degrees

Can an adviser with a University Degree complete a W-8BEN (USA Investment) Form?

University Degrees



The Real Problem



ASIC LEVY: \$1,500 + \$3,217 PER ADVISER

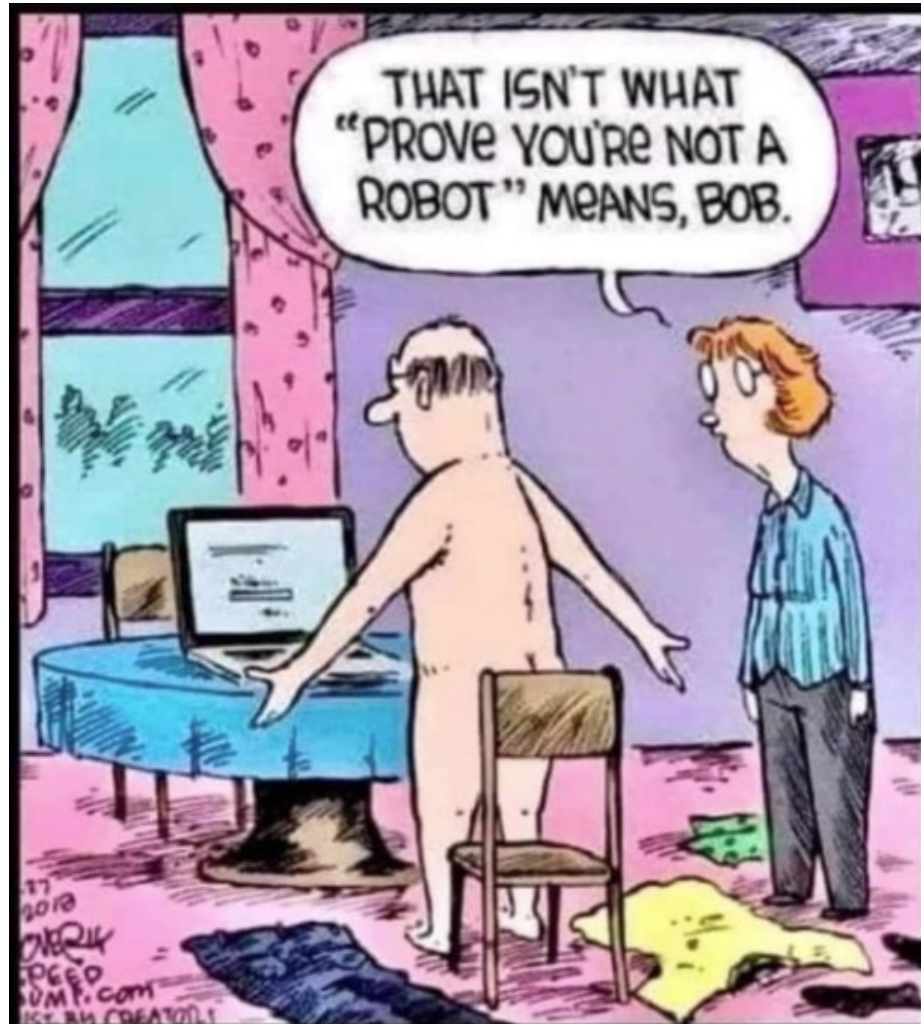
Table 3.2: Levy amounts for the personal financial advice licensee sub-sector with and without the temporary levy relief

	2017–18	2018–19	2019–20	2020–21	2021–22
Total regulatory costs for the sub-sector without levy relief (\$ million)	25.6	33.0	56.2	60.0*	56.7*
Total regulatory costs for the sub-sector with relief (\$ million)	N/A	N/A	N/A	25.8	22.8
Number of licensees	2,985	3,051	2,991	2,933	2,866
Number of advisers	22,652	24,919	21,308	18,704	16,153
Graduated levy amount without relief (per adviser)	934	1,142	2,426	2,971**	3,021**

* These amounts are what would be recovered from the sub-sector if there was no levy relief.

**These per adviser amounts reflect the amounts that would've been charged had the relief not been in effect.

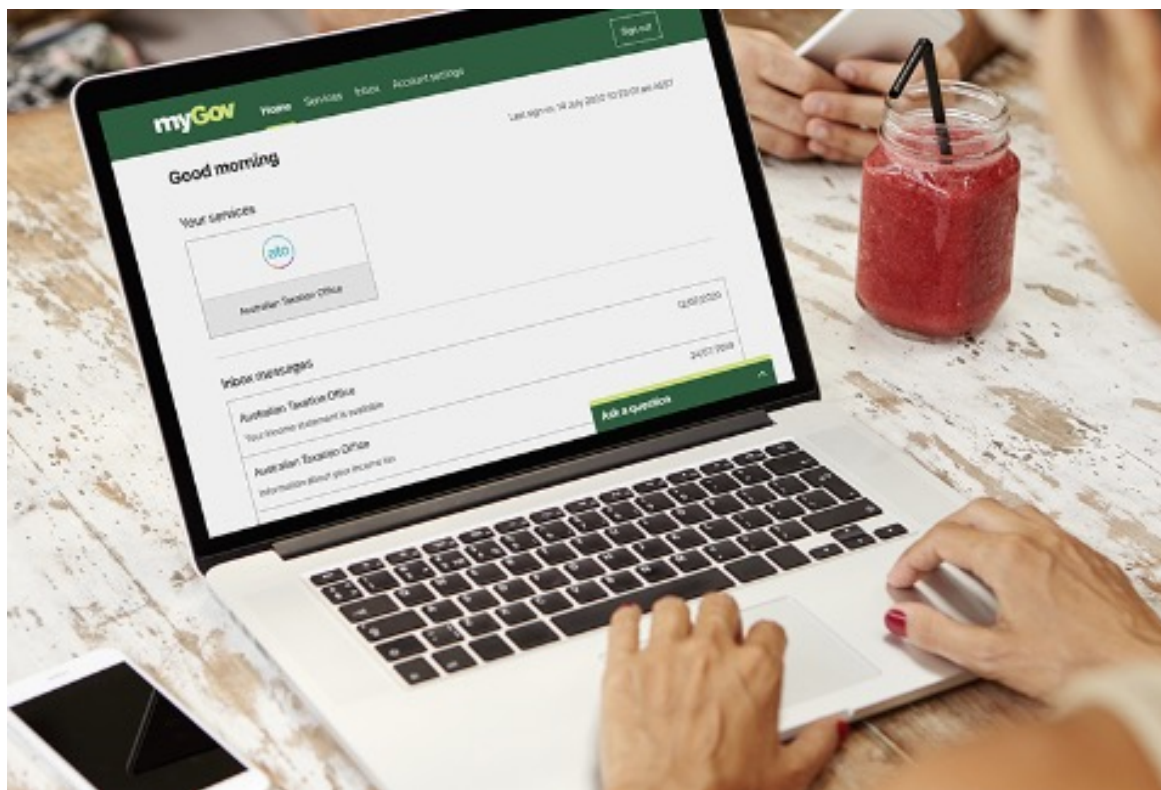
Robotic Digital Advice



Robotic Digital Advice



Taxpayer Funded MyGov Platform



A corporate super fund client with SIX different active super funds on MyGov !!!!

Digital Divide leaving older Australians behind



BERNARD SALT – WEEKEND AUSTRALIAN 1 July 2023

READERS COMMENT: My 97-year-old mother cannot get a Telstra account as she cannot prove who she is. They need photo ID such as a driver's licence or passport. The NSW government ID card she has is not enough for Telstra. She is pretty sharp but she has no chance with modern technology as her fingers are too crook to type.

Robo vs Personal Service



Windsor Hotel, South Perth, provides have real service and printed menus across the venue, **rejecting the adoption of QR menus. Our attentive staff will be by your side, ready to take your order with impeccable service when needed.**

ASIC hits Super Funds over Duplicate Accounts



Superannuation funds have been placed on notice by the Australian Securities and Investments Commission (ASIC) to clean up their act on duplicate member accounts after a review of nine funds found significant shortcomings. (Financial Newswire 29 June 2023)

Providing ID services to the Govt for Free



Providing ID services to the Govt for Free

CDD requirements are hurting advisers, says FAAA

[NEWS](#) By Keith Ford - June 26, 2023 IFA.COM

In its submission to the Attorney-General's Department's consultation on modernising Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regime, the Financial Advice Association Australia (FAAA) said financial advice businesses are open to unnecessary cyber risks through onerous customer due diligence (CDD) requirements.

However, product providers use advisers to comply with their CDD verification, re-verification, and ongoing CDD obligations, racking up costs for advice firms - this is an extra cost to businesses and clients that cannot be recovered."

"Most financial planners/advisers have long-term clients. However, some product providers request customer identification to be re-verified every six months even if the customer identification or circumstances have not changed, the source of wealth/ source of funds have previously been checked, and no trigger event has occurred," the submission said.

Cyber Crime

Superannuation fund NGS Super hit by cyber attack, 'limited data' taken from its system

By business reporter [Kate Ainsworth](#)

Posted Mon 27 Mar 2023 at 4:55pm



NGS Super has not said how many of its 116,000 members have been impacted by the hack

Cyber Crime

INCIDENT: PERPETUAL SAYS SOME PERSONAL INFO COMPROMISED IN ATTACK ON SUPPLIER

ITNEWS by [Steven Kirby](#) | Jun 28, 2023 | [ABC News](#)

The logo for Perpetual, featuring the word "Perpetual" in a blue serif font, followed by a large, stylized blue "P" that loops around.

AUSTRALIAN WEALTH MANAGEMENT INCIDENT, 28 JUNE 2023

Australian financial services provider Perpetual has fallen victim to a third-party security breach, accessing a “limited amount” of personal information and impacting 45,000 clients as its myPerpetual services were forced offline.

Risk Cover Service Support

Cbus informs members of premium changes

BY [JAMIE WILLIAMSON](#) | TUESDAY, 4 JUL 2023 FINANCIAL STANDARD

Almost all Cbus members will see their death and TPD premiums drop next month, **however most of the fund's older members will pay more.**

Premiums will rise from August 26, members were told, **with the industry fund saying the increase for older members is driven by an uplift in the number of claims lodged by the cohort in recent years.**

"Each year we negotiate carefully with our insurer to make sure we're getting you the best value cover we can. So, while an increase has been unavoidable for some members, we've been able to negotiate a decrease for most members," Cbus said.

All members aged 15 to 49 years will see savings, no matter the occupational category they're in.

However, all members over the age of 50 will see increases, save for a 2c drop in the unit price of death cover for non-manual and professional workers

Disclaimer

Important information and disclaimer

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our community?



Join MyWealth Concierge and experience the benefits of having everything you need in one convenient service.

mywealthconcierge.com.au

LIC & LIT Sector Update and LICAT Educational Activity Overview.

AIOFP Conference – Bangkok
21-24 July 2023

Ian Irvine

CEO, Listed Investment Companies & Trusts Association (LICAT)

Important information

This material contains general and limited information only. It is not an investment recommendation and does not take account of all information necessary to make an investment decision.

Prior to making any investment decision an investor should carefully consider all risks, benefits and characteristics of potential investments, their own objectives, needs, circumstances and financial position, and the suitability of potential investments in meeting those objectives, needs and circumstances.

Investors may wish to seek professional investment advice when forming investment decisions.

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Agenda



Sector Trends

Education activities – why the structure makes sense

examples of alternative strategies

long-term investment thinking

Performance examples

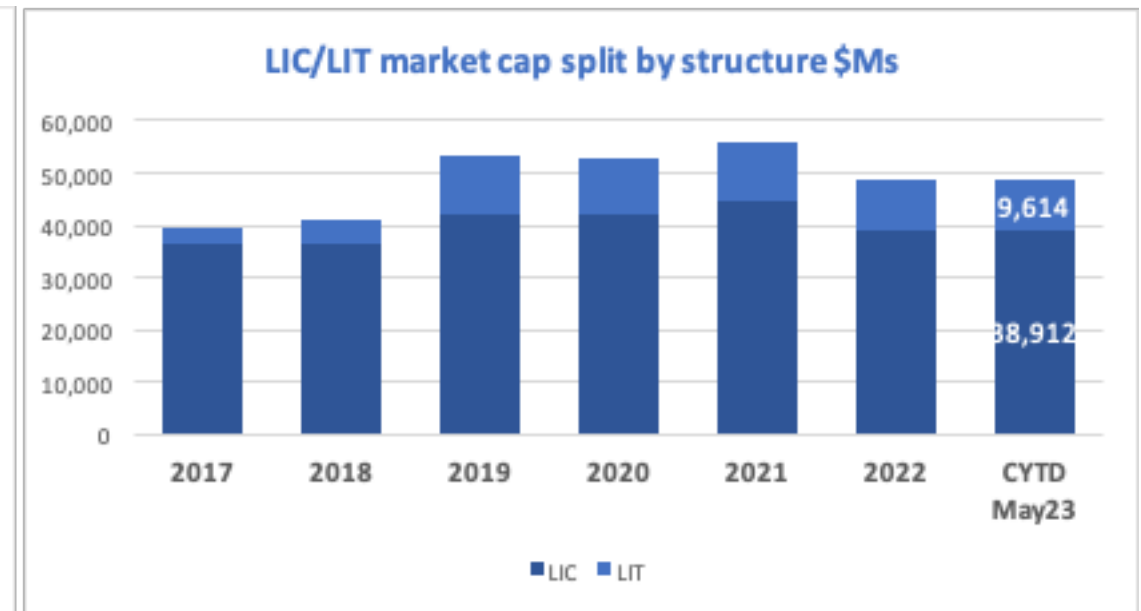
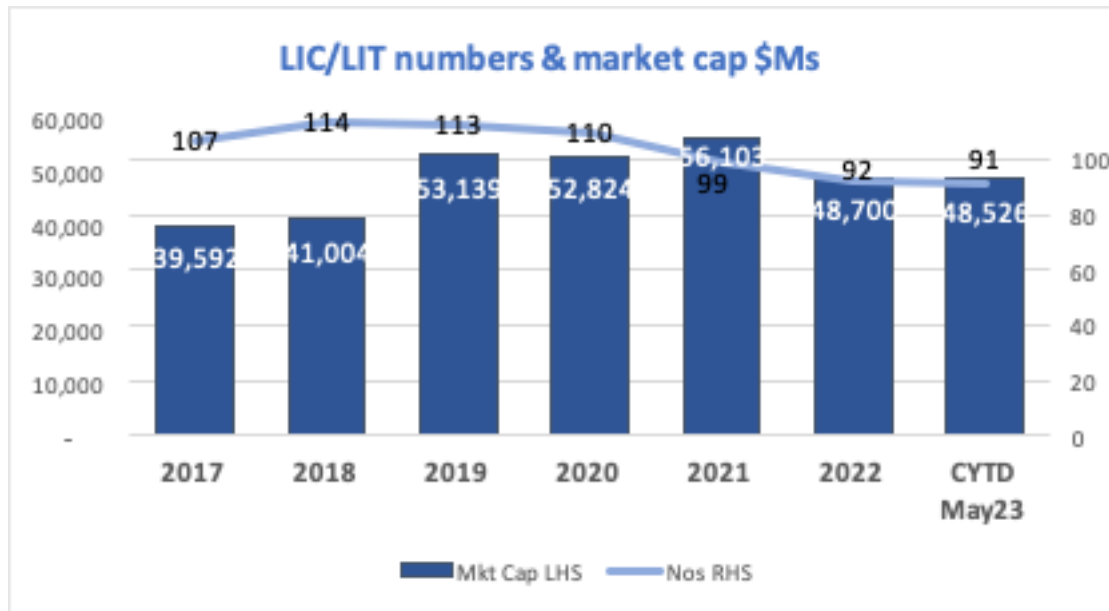
Sector overview - Trends

At the end of May 2023:

Sector market capitalization ~\$48.5 billion

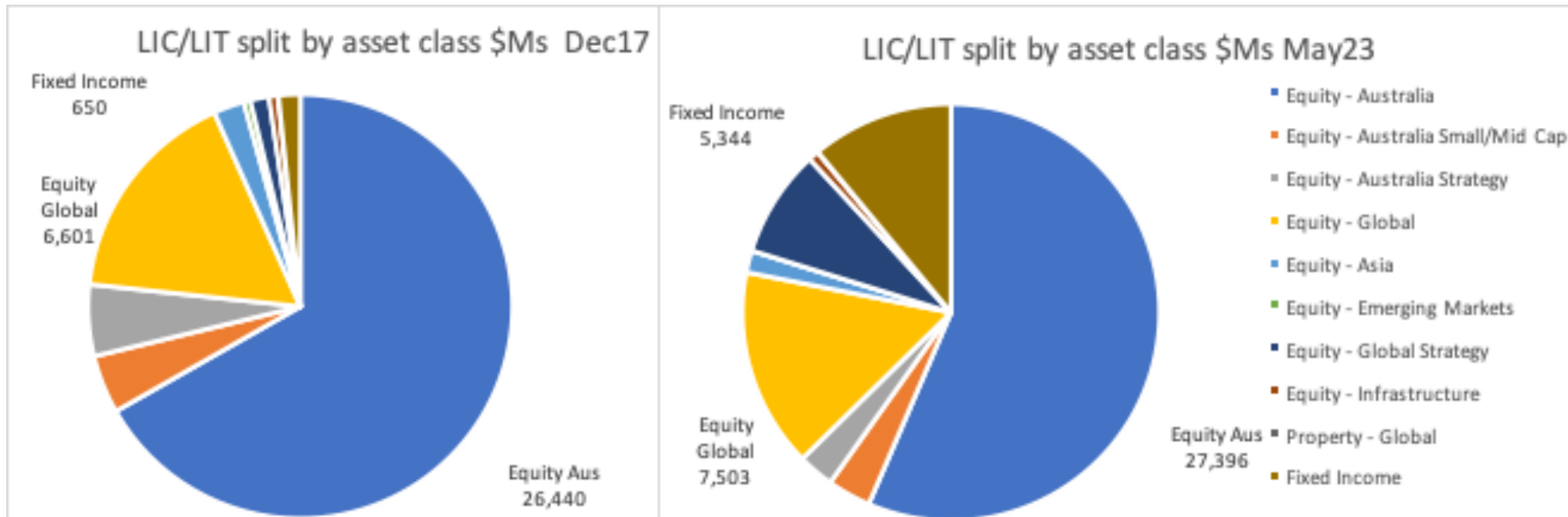
91 individual entities

Listed Investment Trusts (LITs) hold ~20% of market capitalization



Sector overview - Trends

LICs and LITs hold a diverse range of underlying investments



Education Activities



Why the closed-end LIC/LIT structure works:

ASA webinar - Activist investing for mutual good



Emma Davidson



Miles Staude



Ian Irvine



Listed Investment
Companies & Trusts
Association

licat.com.au

Activist investing

How the LIC and LIT structure can assist investors



Dania Zinurova



Andrew Lockhart



Angus Gluskie



W | A | M *Alternative Assets*



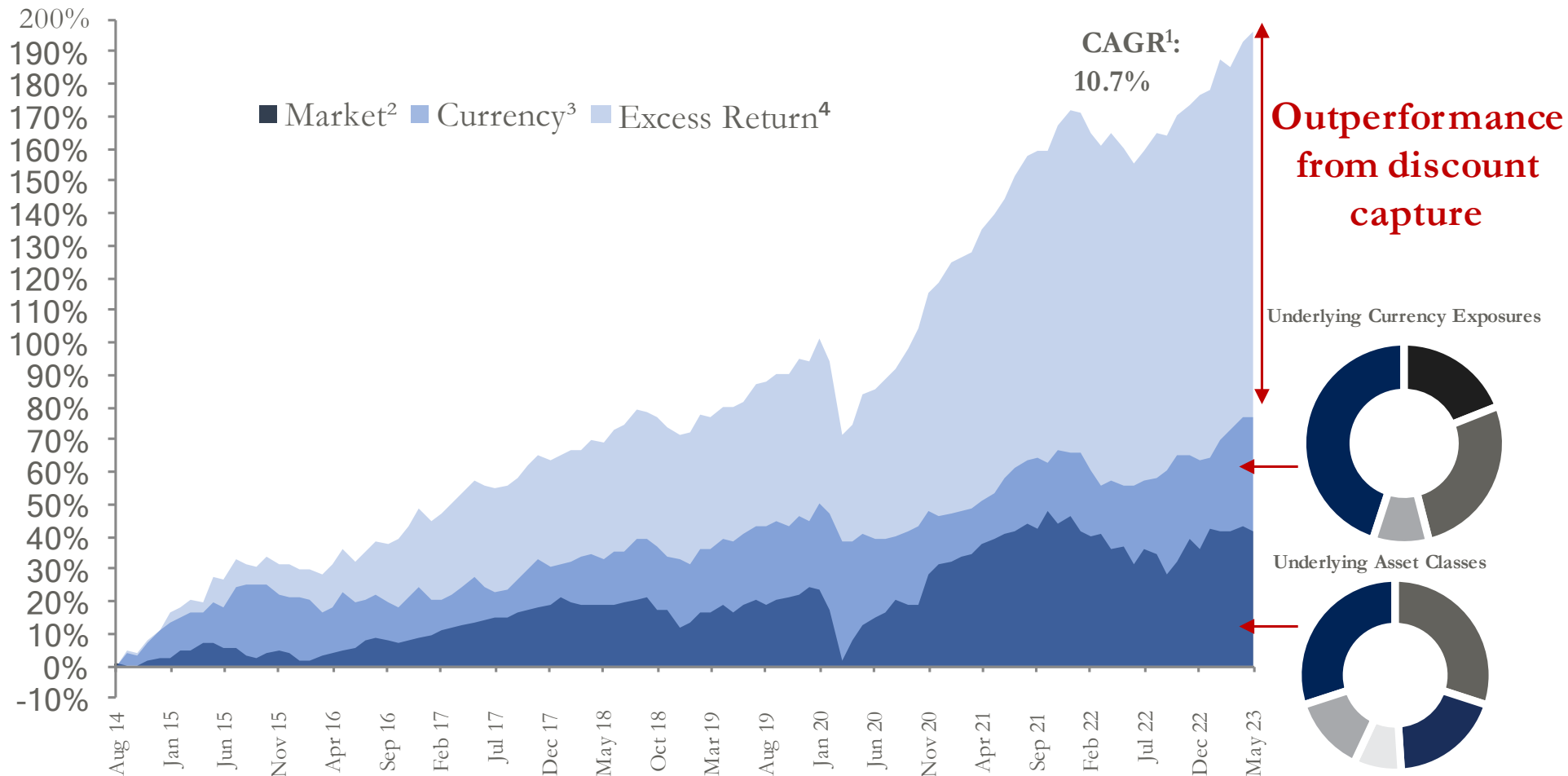
Alternative asset classes

Private markets – private credit/debt

Long-term equity investing
= long-term returns

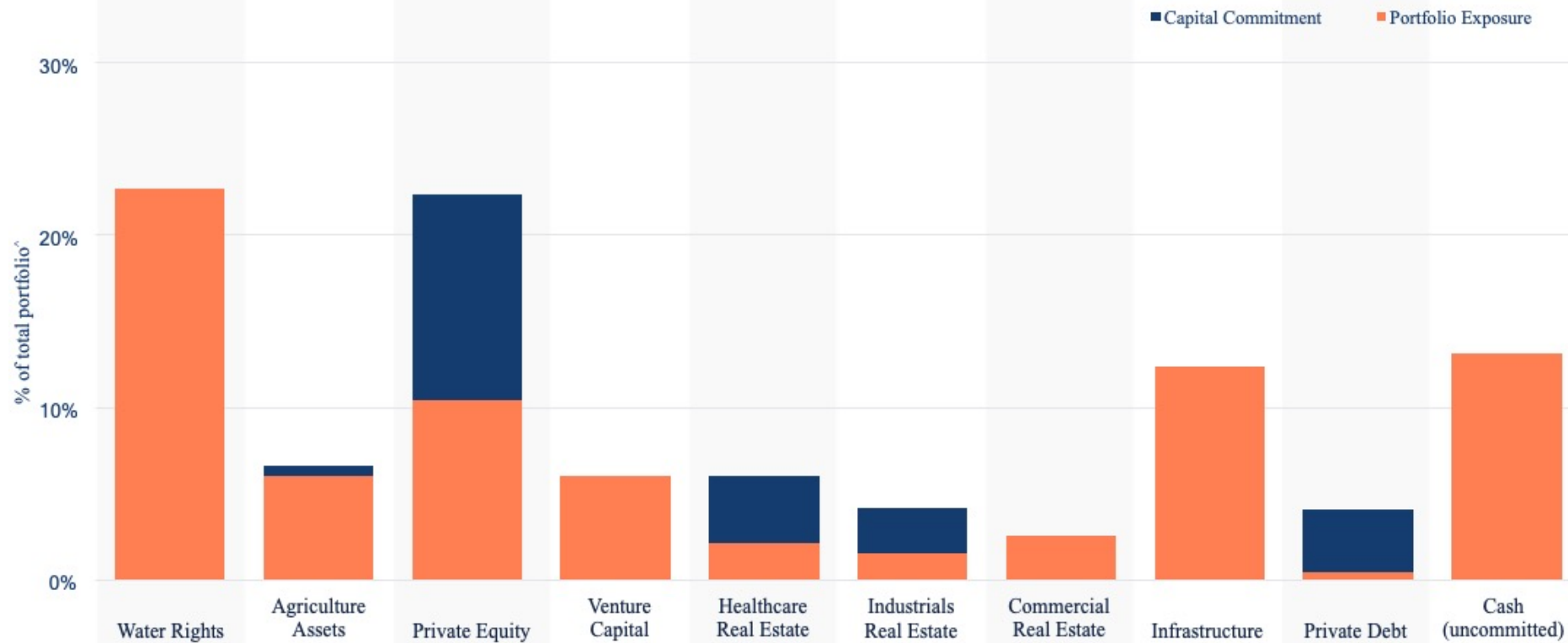
Performance over the long term – ASX: GVF

The attributed returns of The Global Value Fund



Performance over the long term – ASX: WMA

WAM Alternative Assets investment portfolio exposure as at 31 March 2023



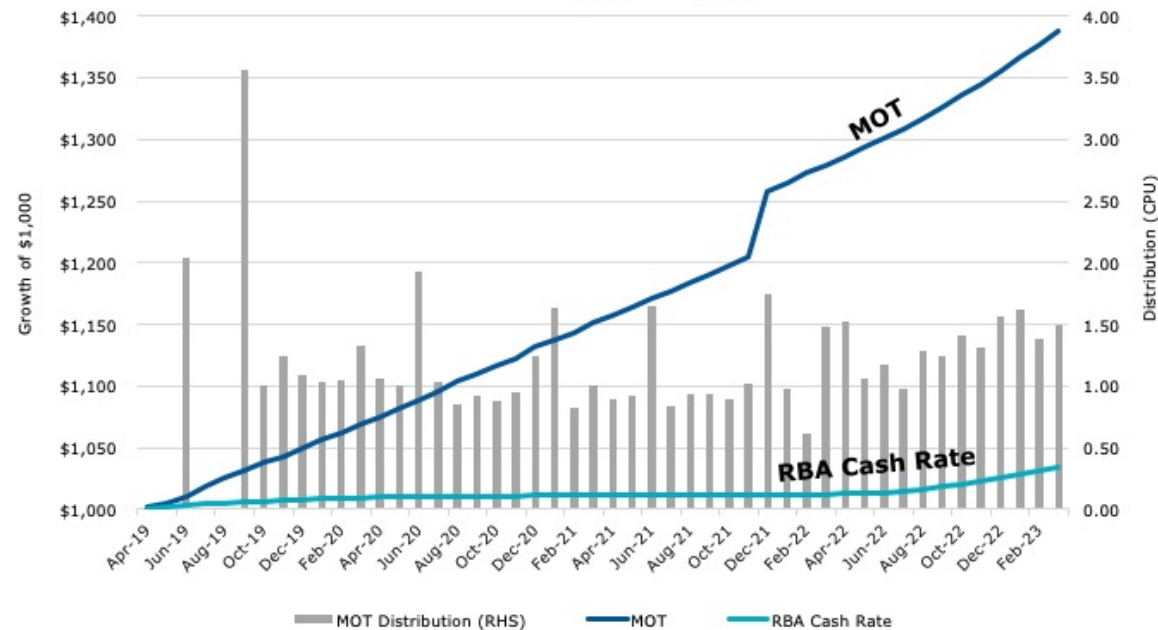
Performance over the long term – ASX: MOT

METRICS INCOME OPPORTUNITIES TRUST (ASX:MOT)



MOT HAS DELIVERED CONSISTENT INCOME GENERATING A NET RETURN OF 8.64% P.A. ⁽¹⁾

GROWTH OF \$1000 IN MOT VS. RBA CASH RATE



MOT RETURNS ⁽²⁾⁽³⁾

	3mth	6mth	1yr	3yr ⁽⁴⁾	Incep ⁽⁴⁾⁽⁵⁾
Net Return (%)	2.39	4.64	8.36	9.06	8.64
Distribution (%)	2.14	4.23	7.86	7.05	6.96

Note: Past performance is not a reliable indicator of future performance. Assumes participation in Distribution Reinvestment Plan (DRP).

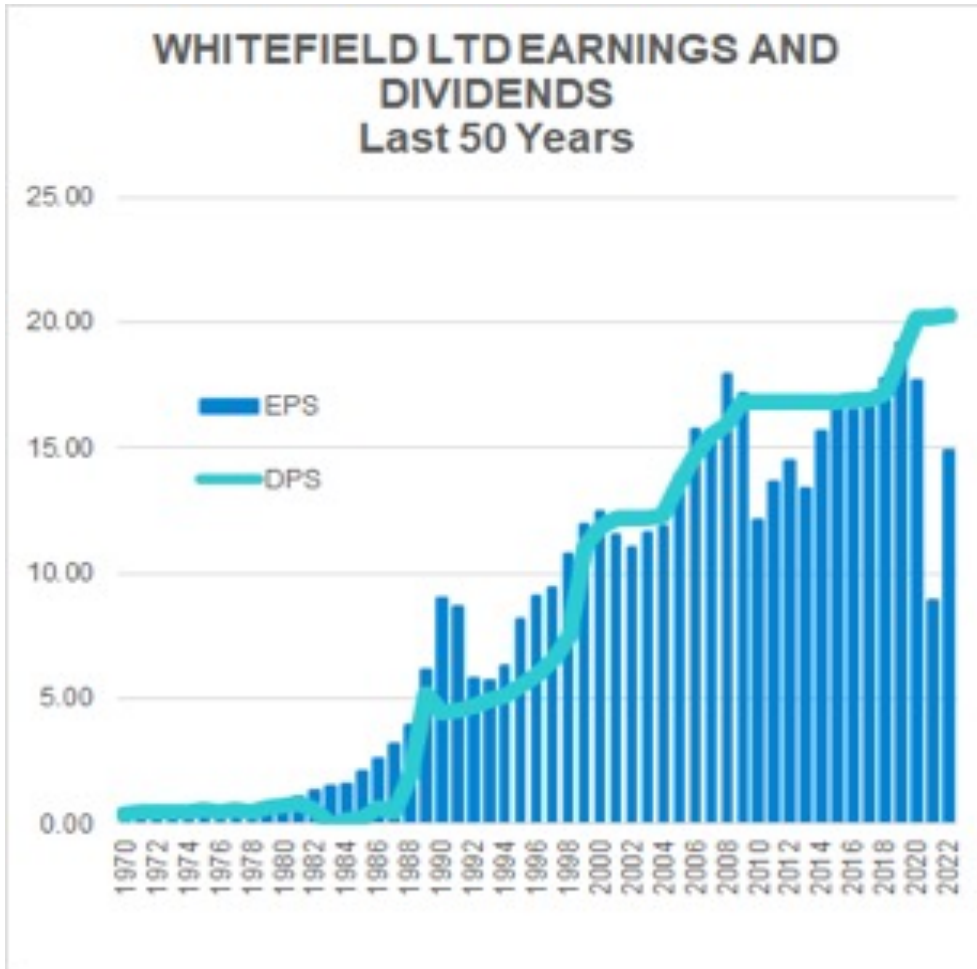
INVESTMENT HIGHLIGHTS

- > **Target cash return of 7% p.a. with a total return of 8% - 10% p.a.⁽¹⁾ net of fees**
- > **Monthly cash income⁽¹⁾ with potential for upside gains**
- > **Diversified portfolio of 169 loans⁽⁶⁾**
- > **Experienced investment management team**
- > **Equity-like income from a portfolio of private debt and credit**

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NOTES: (1) Past performance is not a reliable indicator of future performance. Return of capital and target return may not be achieved. The payment of monthly cash income is a goal only and is not guaranteed. (2) As at 31 March 2023 (3) Assumes participation in the dividend reinvestment plan (4) Annualised (5) IPO April 2019 (6) MOT invests in underlying Metrics funds which engage in direct lending activities, metrics based on underlying funds.

Performance over the long term – ASX: WHF



100 years + young!



Performance over the long term – ASX: QRI

Target return – RBA cash rate + 5.0% to 6.5%

Delivered attractive risk-adjusted returns¹

8.40%

May-23 annualised
distribution return p.a.
based on NAV of \$1.60

8.88%

May-23 net return p.a.
based on NAV of \$1.60
1 month



Monthly cash
distributions

Focus on asset management

shot
no impairments or interest arrears as at 30 April 2023³

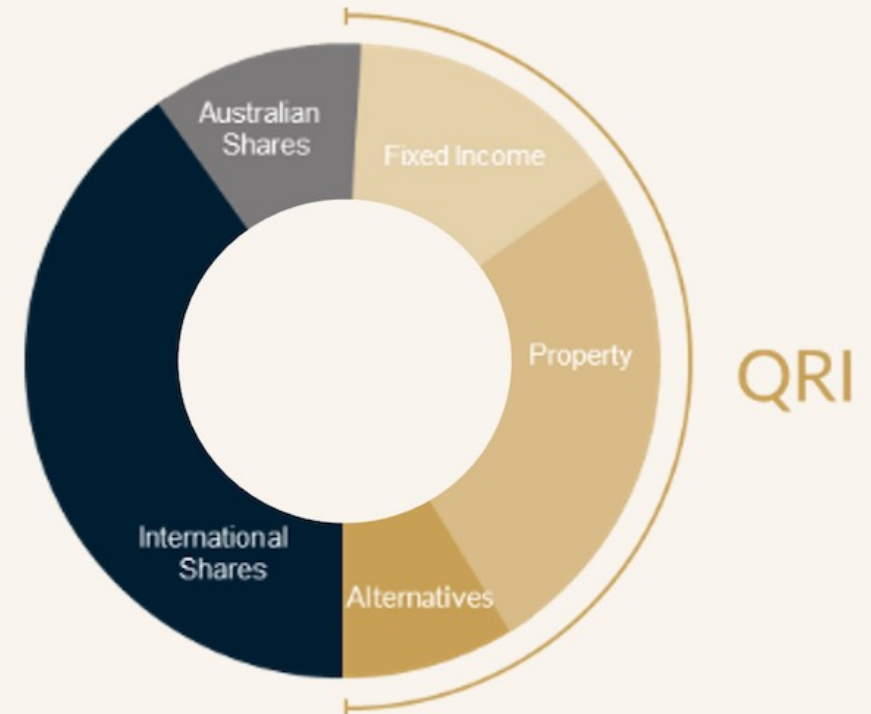
\$1.60

Historical NAV with weighted loan-
to-value ratio (LVR) of 66%²



Delivered on capital
preservation – one of the
key objectives of the Trust

Portfolio allocation



*All figures are based on QRI exposure, look through to Qualitas wholesale funds. Notes: 1. Past performance is not a reliable indicator of future performance. 2. As at 31 May 2023. 3. Arrears refers to a % of the loan portfolio on look through-basis in arrears by 90 days or more. 4. Subject to existing constituents falling below eligibility thresholds and being removed from the indices. Future inclusion in these indices is not known and inclusion is solely determined by S&P. 5. Miracle as at April 2023.

Performance over the long term – ASX: QRI

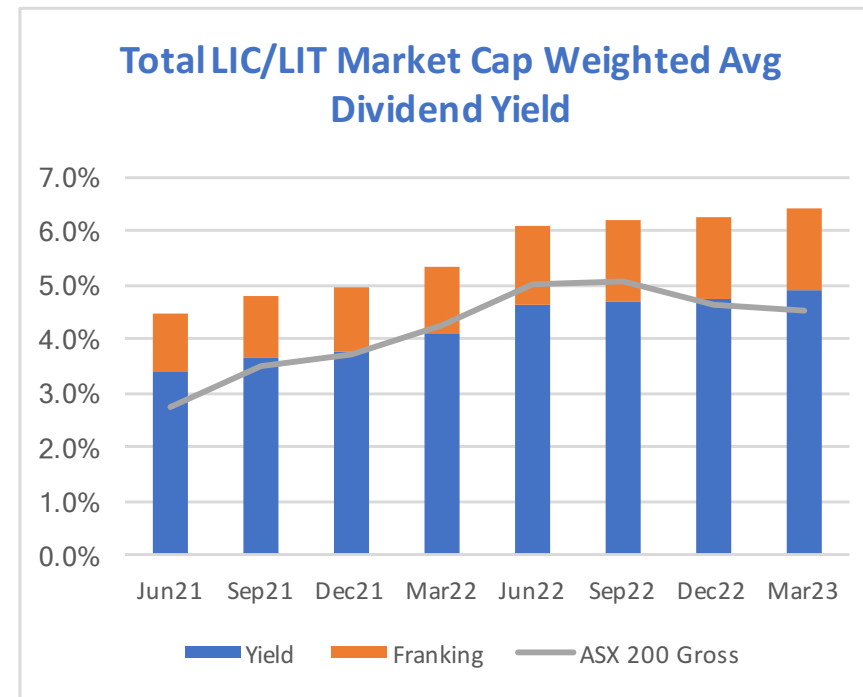
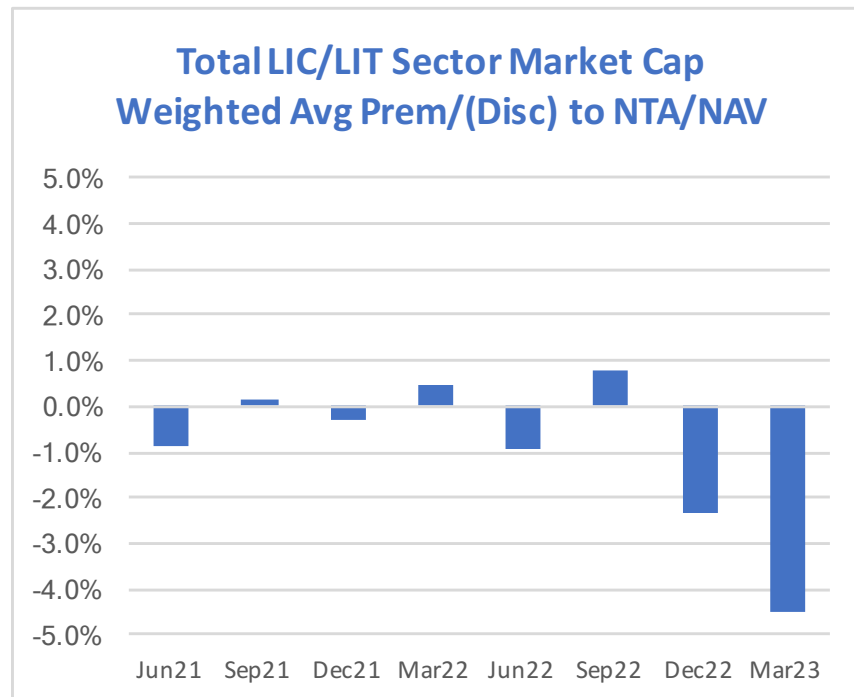
Why now could be the time to invest in QRI?

Multiple levers driving upward momentum in QRI distribution

- Distribution continues to increase in line with cash rate
- Attractive yield at NAV and higher yield at current trading price below NAV
- Benefits of \$50m warehouse facility
 - Maximise invested capital
 - Increase probability of higher portfolio return
- Widening credit risk margin
- Potential ASX300 and ASX300 A-REIT index inclusion in Sep-2023¹
- Higher dividend yield than A-REITs² despite debt having lower risk than equity

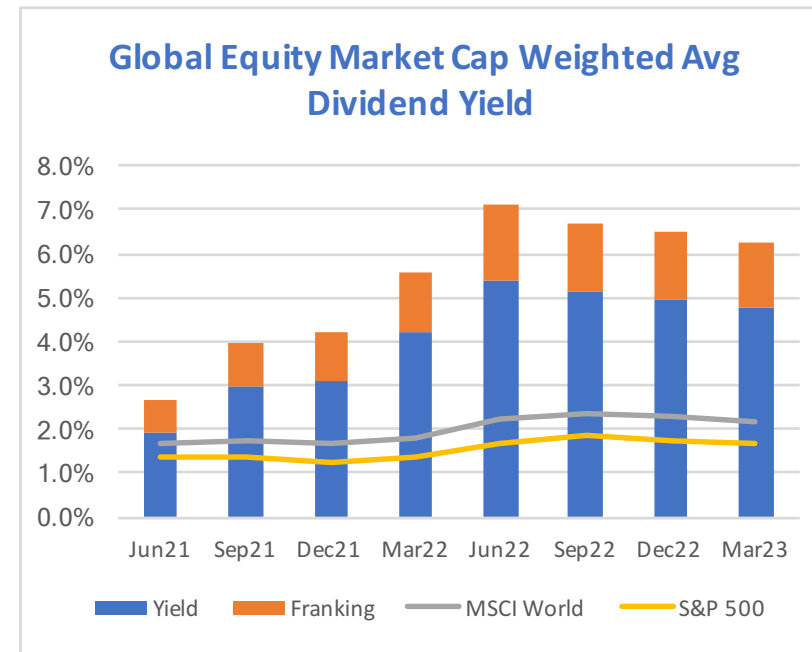
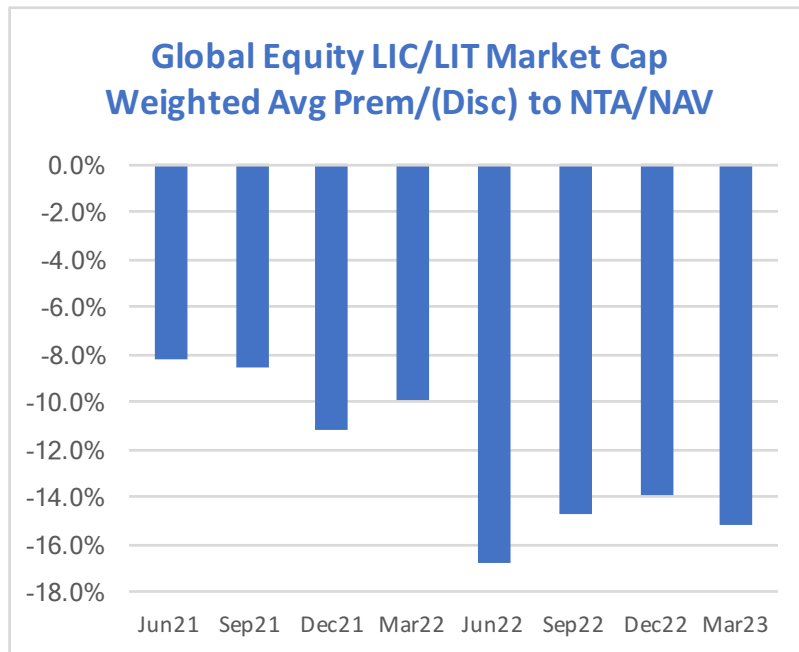
Sector overview – NTAs & yields

Yield & premiums/discounts to NTA (Market cap weighted average)



Sector overview – NTAs & yields Global

Yield & premiums/discounts to NTA (Market cap weighted average)



More information

Visit www.licat.com.au for:

list of all LICs and LITs with links to members websites

list of all LICs and LITs by asset class

education including sector reports, research and webinars recordings



Outthinking today.

Lifetime annuities

Introducing Generation Life LifeIncome

An innovative investment-linked lifetime annuity offering certainty and peace of mind with an income guaranteed for life.





Lifetime annuities reimaged

Regret risk

Many retirees will live an unnecessarily constrained retirement due to anxiety about how to spend their retirement savings.

Retiring members will **need more guidance and/or advice** to help them manage drawing down their retirement savings over time.

“They will need to **manage the conflicting elements** of not drawing down too quickly and risk outliving their savings due to increasing longevity, and at the same time not drawing down too slowly so a significant proportion of their superannuation remains when they do eventually pass away and so have lived more frugally than was necessary.”

This living ‘more frugally’ is called regret risk, as retirees feel a sense of regret in their later years from being overly frugal or conservative in the earlier years of their retirement.

Source: Deloitte Actuaries & Consultants December 2021, Dynamics of the Australian Superannuation System, The next 20 years to 2041, <https://www2.deloitte.com/au/en/pages/financial-services/articles/dynamics-australian-superannuation-system.html>, published December, 2021

Key features of Generation Life LifeIncome

Investment-linked lifetime annuity (single or reversionary)

Investment Menu - 29 options –ability to **switch**¹

0% tax environment
Investment earnings are tax-free.

Dollar-cost averaging
Progressively investment

A **Reversionary Beneficiary**, between ages of 50 and 95.

- Super & Non Super

LifeBooster – increase your starting income

LifeIncome Flex – increase starting income by choosing a reduction to your selected reversionary

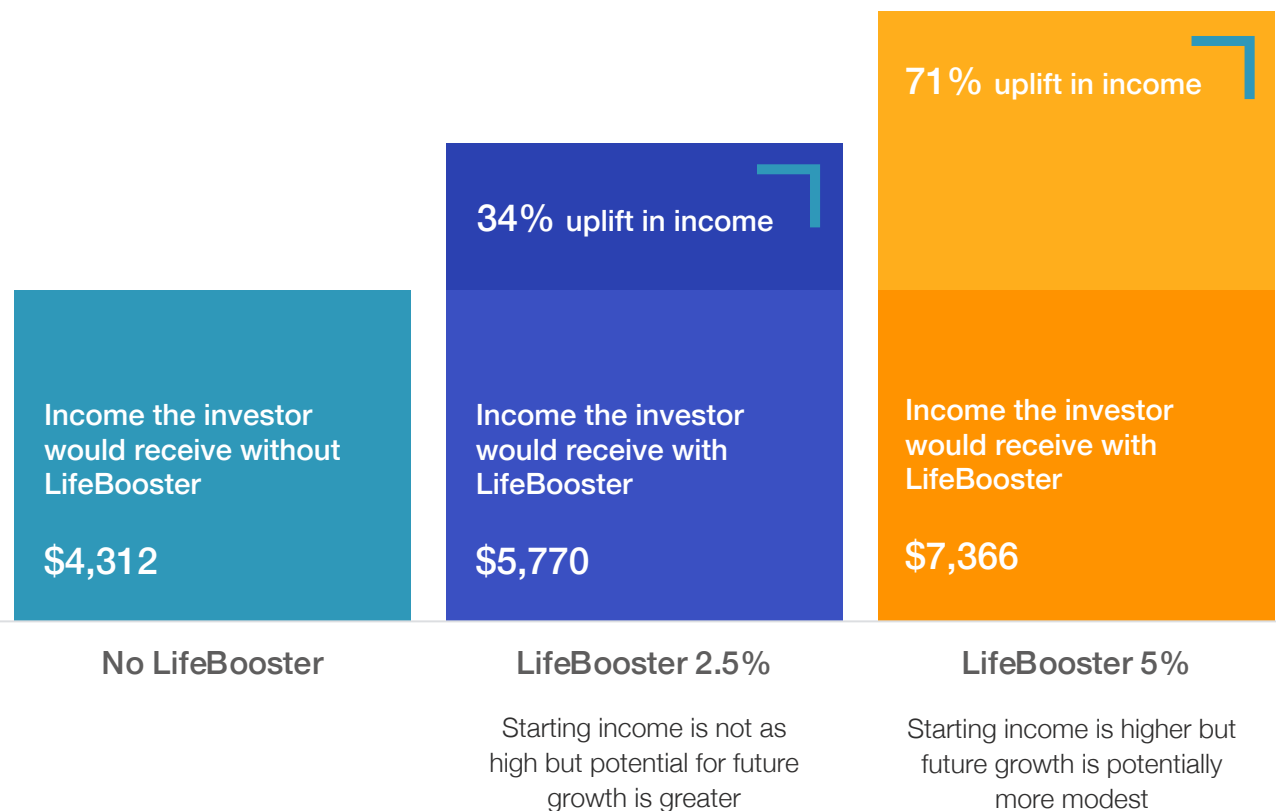
Death Benefit & 6 month Cooling Off period – test drive before you buy

1. Brief exclusion period applies – refer to the Product Disclosure Statement
2. The amount paid back will be the investment amount adjusted for movements in the unit price of the investment option(s) chosen less any taxes and duties not recoverable by Generation Life, and after deducting income payments already made. Generation Life's management and administration fees and insurance expenses will only be refunded for cancellations within the regulatory 14-day cooling-off period – refer to the Product Disclosure Statement.
3. For superannuation money, your client must have satisfied a relevant condition of release to access their preserved benefits.
4. When using superannuation, the reversionary must be spouse, when non-superannuation reversionary can be any person.



More income, sooner with LifeBooster

Comparing first year income



Assumptions: 67-year-old male, \$100,000 investment, LifeBooster rate 5% and 2.5%.

A much higher starting income than if no LifeBooster was applied

Investment paid back in the form of cumulative income sooner

More income in the early years of retirement when a retiree is more active and able to enjoy it

Centrelink treatment of LifeIncome

LifeIncome is defined as an 'Asset-tested income stream (lifetime)' product for social security purposes. Centrelink and the Department of Veterans' Affairs entitlements are determined using two 'means' tests: an assets test and an income test.

Means tested asset value

Under the assets test, only 60% of your investment amount is assessed. From age 84, subject to a minimum of 5 years from the date of investment, only 30% is assessed.

Year 1 means tested income

Only 60% of your LifeIncome annual income, which changes each year, is assessed under the income test.

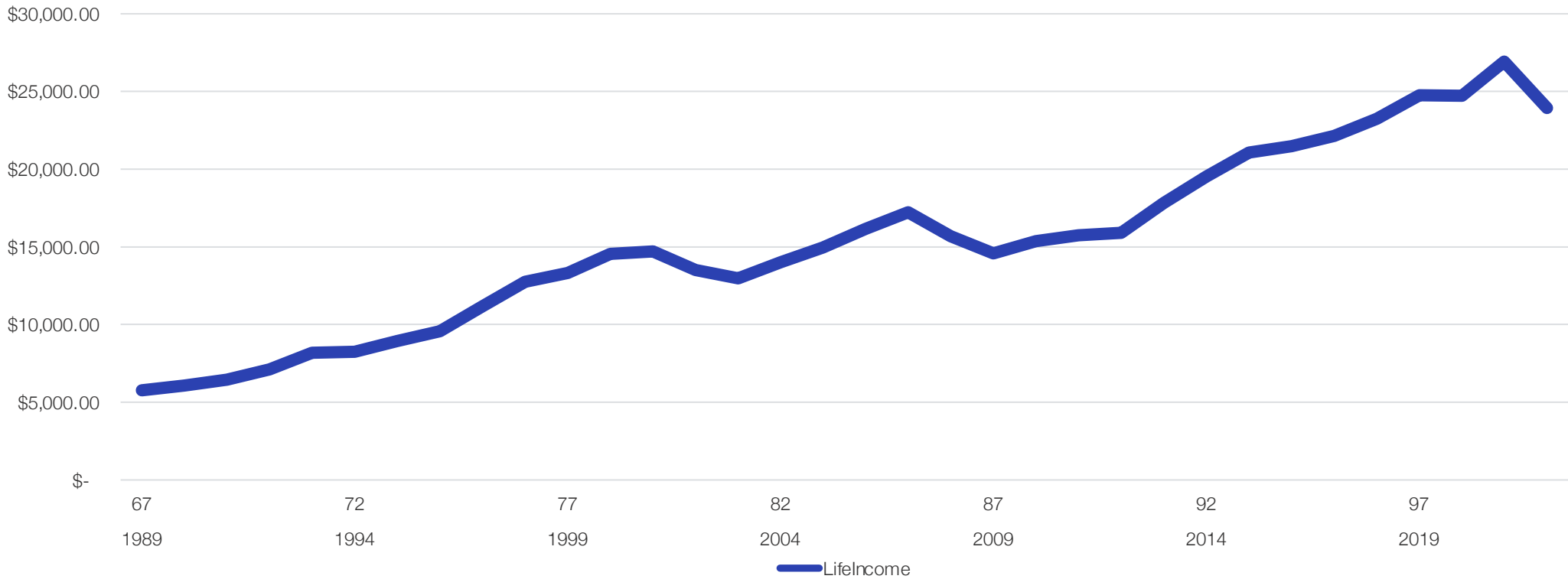
For every **\$200,000 invested** in LifeIncome, **assessable assets reduce by \$80,000.**

This equates to an increase in Age Pension benefits of **\$6,240* a year** (assuming eligibility). That's an equivalent risk-free **return of 3.12%.**



Can an account-based pension last for life?

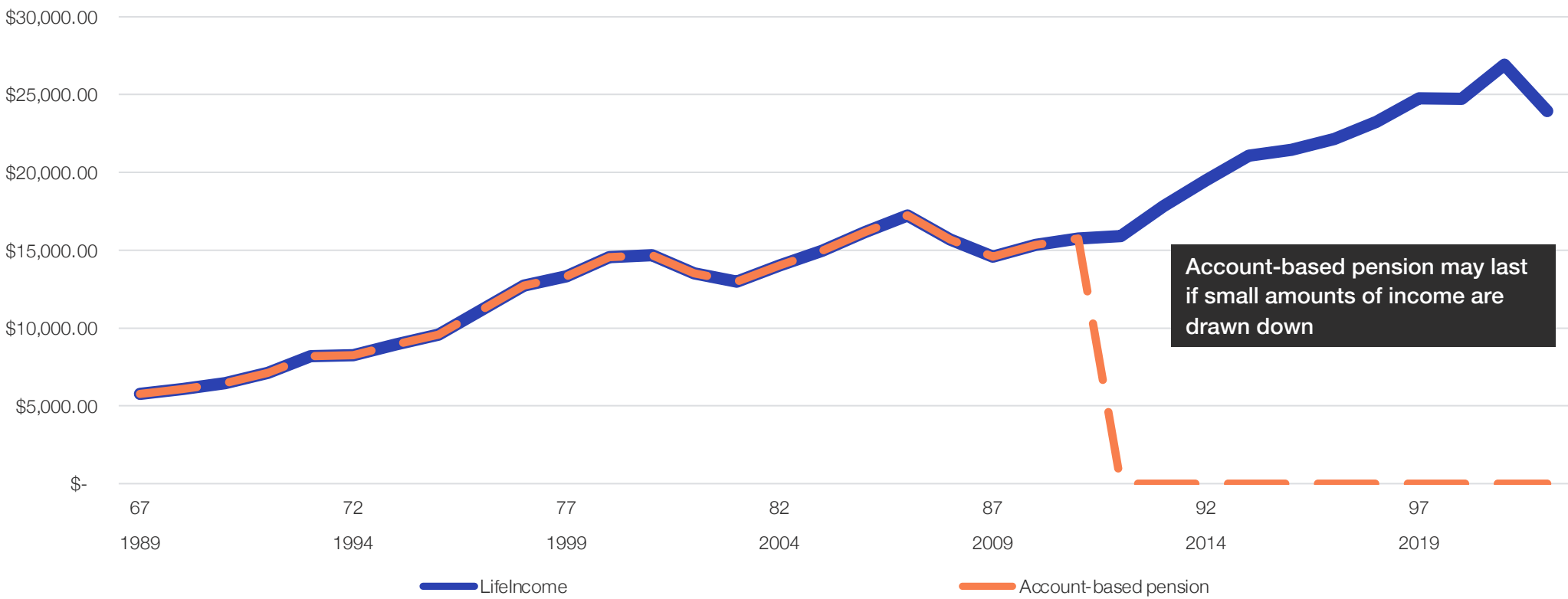
Drawing the same income payable using the returns from the
Balanced Composite Index



Assumptions: Starting income is based on a 67-year-old male commencing LifeIncome with \$100,000 and a LifeBooster 2.5% rate. Estimated fees, expenses and costs of 0.92% p.a. and discounted by the LifeBooster rate. Account-based pension fees assumed at 0.60%. Past performance is no indication of future performance. This illustrates until age 100 only, however LifeIncome will pay your client, and their spouse if they choose, an income for life. Balanced Composite Index comprises of (weight/index): 20% S&P/ASX300 Index, 14.5% MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars, 9% MSCI World ex-Australia Index (with net dividends reinvested) hedged to Australian dollars, 3.5% MSCI World ex-Australia Small Cap Index (with net dividends reinvested) in Australian dollars, 3% MSCI Emerging Markets Index (with net dividends reinvested) in Australian dollars, 15% Bloomberg AusBond Composite 0+ Yr Index, 35% Bloomberg Global Aggregate Float-Adjusted and Scaled Index hedged to Australian dollars.

Can an account-based pension last for life?

Drawing the same income payable using the returns from the
Balanced Composite Index



Assumptions: Starting income is based on a 67-year-old male commencing LifeIncome with \$100,000 and a LifeBooster 2.5% rate. Estimated fees, expenses and costs of 0.92% p.a. and discounted by the LifeBooster rate. Account-based pension fees assumed at 0.60%. Past performance is no indication of future performance. This illustrates until age 100 only, however LifeIncome will pay your client, and their spouse if they choose, an income for life. Balanced Composite Index comprises of (weight/index): 20% S&P/ASX300 Index, 14.5% MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars, 9% MSCI World ex-Australia Index (with net dividends reinvested) hedged to Australian dollars, 3.5% MSCI World ex-Australia Small Cap Index (with net dividends reinvested) in Australian dollars, 3% MSCI Emerging Markets Index (with net dividends reinvested) in Australian dollars, 15% Bloomberg AusBond Composite 0+ Yr Index, 35% Bloomberg Global Aggregate Float-Adjusted and Scaled Index hedged to Australian dollars.





Strategy: Accessing Age Pension

Meet John and Judy

John is 76 years old, and Judy is 70 years old.

They are both part pensioners and own their own home.

They are seeking financial advice for the first time in their lives.



Strategy: Accessing Age Pension

John and Judy's situation

John and Judy recently received an inheritance of \$200,000 from John's brother Jimmy, who recently passed away.

They currently have account-based pension (ABP) balance of \$400,000, Term Deposit balance of \$200,000, cash balance of \$150,000, \$10,000 home contents and a \$30,000 car.

Strategy: Accessing Age Pension

John and Judy's concern

Due to the inheritance from Jimmy, John and Judy no longer qualify for the Age Pension, losing their additional income stream and ancillary benefits.



John and Judy's current situation

John and Judy sought advice from their financial adviser around where to invest the inheritance of \$200,000 to enable them to qualify for the Age Pension.

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$35,200
<hr/>	
Total	\$68,000



John and Judy's solution one

What if...
John commenced LifeIncome with \$200,000 using LifeBooster 5%, with Judy as the Reversionary Beneficiary

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$35,200
Total	\$68,000

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$14,759
LifeIncome	\$14,500
Age Pension	\$5,941
Total	\$68,000
Age Pension uplift	\$5,941



Assumptions: Starting income for LifeIncome is based on a 74-year-old male commencing LifeIncome using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.



John and Judy's solution two

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$35,200
Total	\$68,000

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$14,759
Lifeline	\$14,500
Age Pension	\$5,941
Total	\$68,000
Age Pension uplift	\$5,941

What if...

John and Judy establish a Lifeline of \$170,000, and Funeral Bonds of \$15,000 each

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$15,385
Lifeline	\$12,470
Age Pension	\$7,345
Total	\$68,000
Age Pension uplift	\$7,345

Assumptions: Starting income for Lifeline is based on a 74-year-old male commencing Lifeline using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.



John and Judy's outcome

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$35,200
Total	\$68,000

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$14,759
Lifeline	\$14,500
Age Pension	\$5,941
Total	\$68,000

Age Pension uplift \$5,941

Outcome for solution 1:

John and Judy will now qualify for the Age Pension. However, they would still like to cover their funeral costs.

TD (4.4% income)	\$8,800
ABP (6% drawdown)	\$24,000
Bank Account Drawdown	\$15,385
Lifeline	\$12,470
Age Pension	\$7,345
Total	\$68,000

Age Pension uplift \$7,345

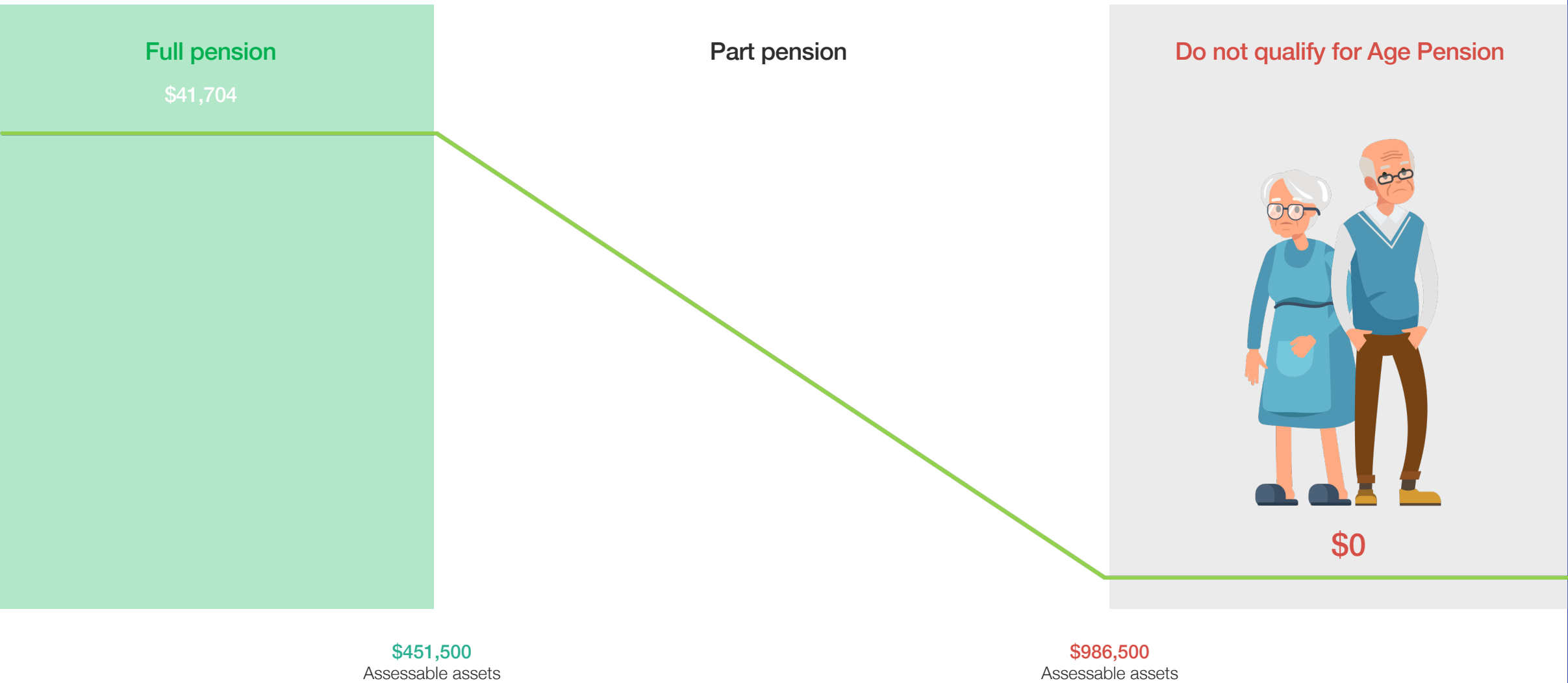
Outcome for solution 2:

John and Judy will receive more Age Pension, cover their funeral cost and maintain their income needs with more certainty.



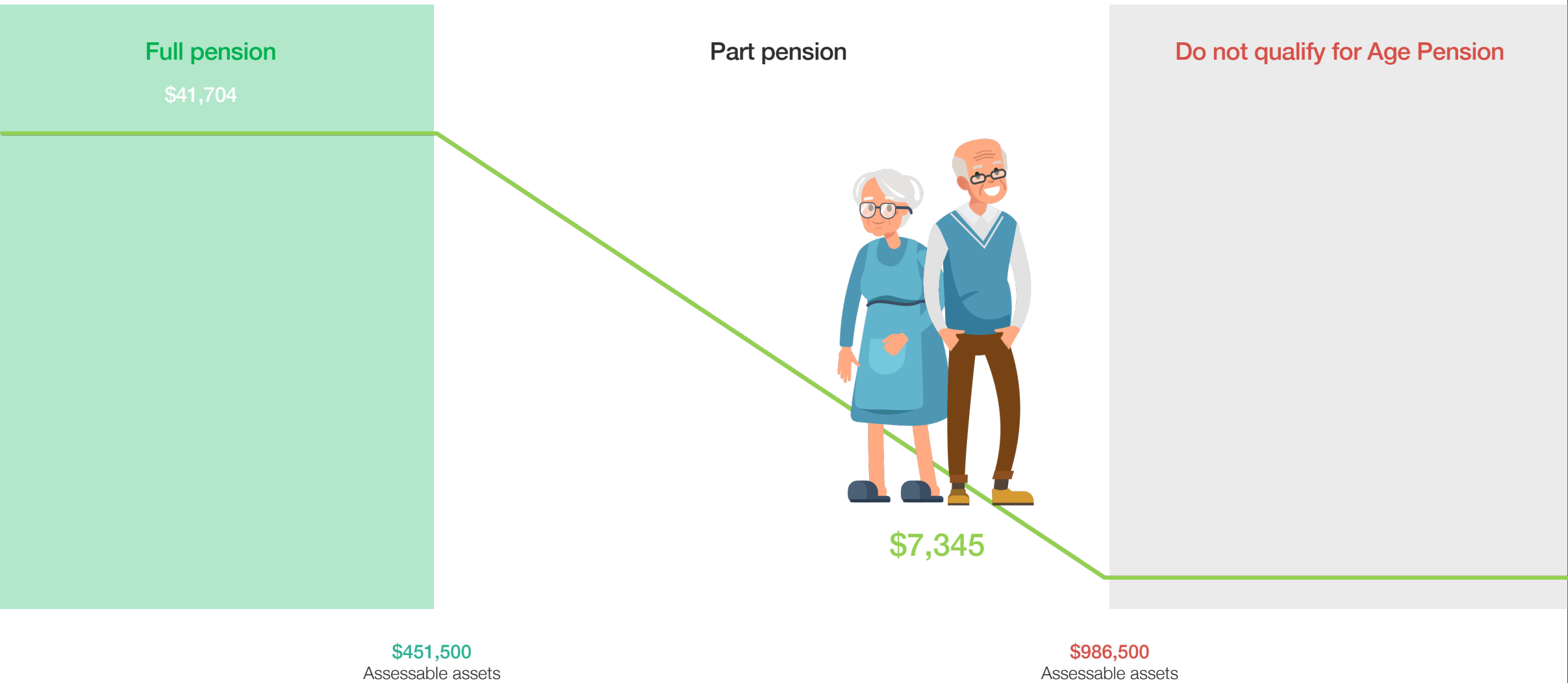
Assumptions: Starting income for Lifeline is based on a 74-year-old male commencing Lifeline using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.

John and Judy's situation after the inheritance



Assumptions: Social security rates and thresholds are effective as at July 2023.

John and Judy's outcome



Assumptions: Social security rates and thresholds are effective as at July 2023.



Strategy: More income for you and your loved ones

Meet Michael and Jane

Michael and Jane are both 67 years old.

They are homeowners and are on the cusp of retirement.

They are seeking financial advice as they are unsure how to approach their retirement with so many factors at play.



Strategy: More income for you and your loved ones

Michael and Jane have...

Michael's Superannuation	\$400,000
Jane's Superannuation	\$400,000
Car, home and contents	\$100,000

Strategy: More income for you and your loved ones

Michael and Jane's options

Due to the social security benefits associated with purchasing a lifetime annuity like LifeIncome, Michael and Jane decide to weigh up the following options:

Option 1:

Place the full \$800k of superannuation into an account-based pension

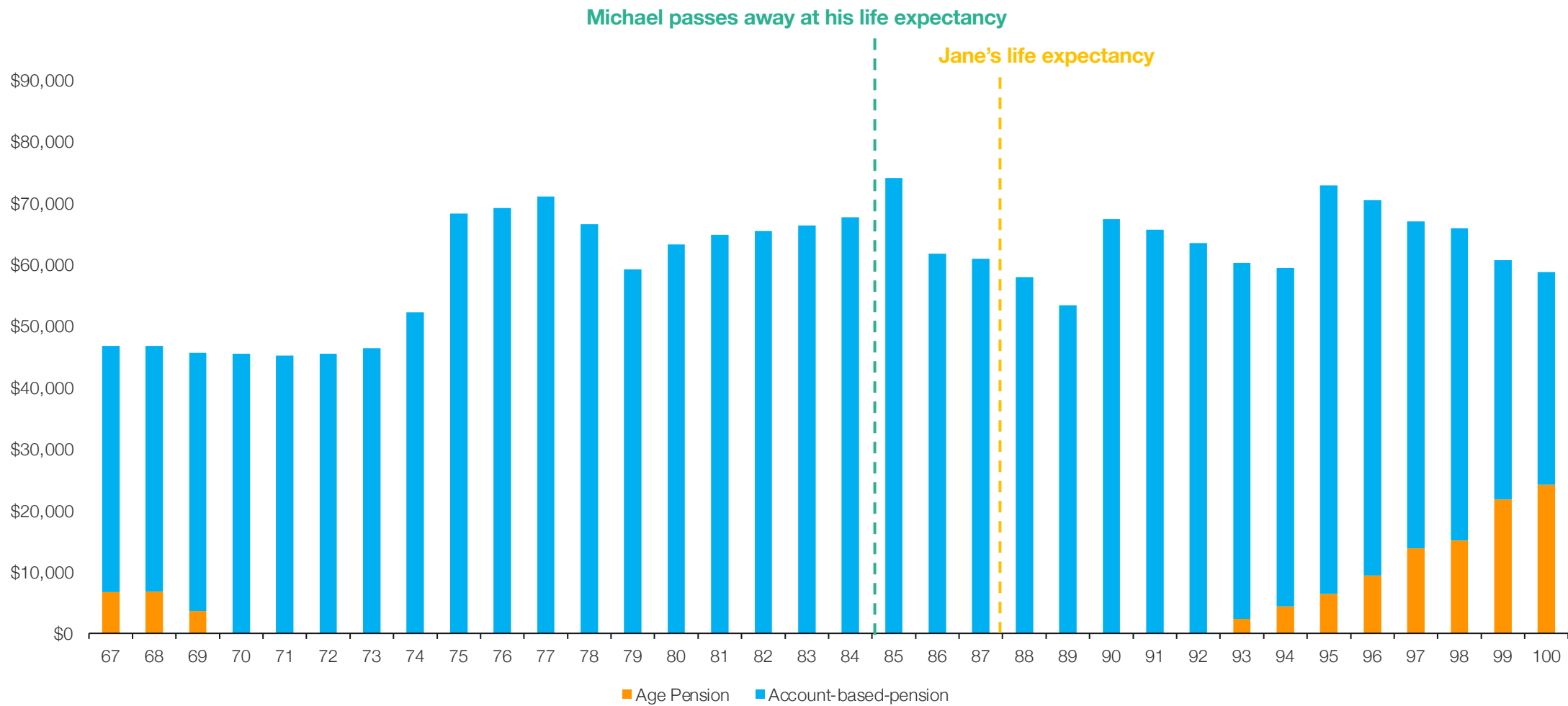
Option 2:

Allocate 40% of their superannuation to LifeIncome and the rest into an account-based pension

Investment Portfolio for both LifeIncome and account-based pension:

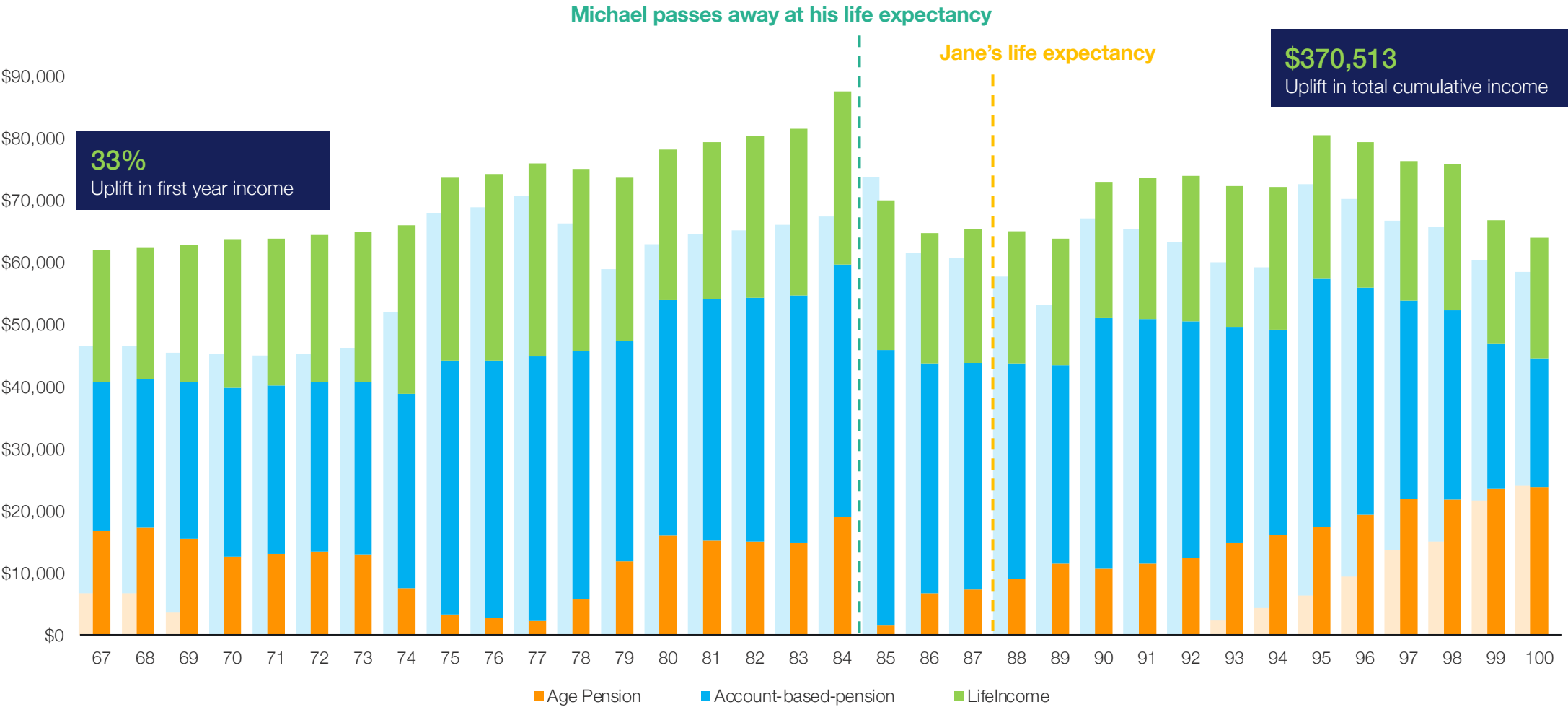
PIMCO Wholesale Global Bond Fund	25%
iShares Wholesale Australian Equity Index Fund	25%
iShares Wholesale International Equity Index Fund	25%
MCP Wholesale Investments Trust	25%

Michael and Jane without LifeIncome



Assumptions: Account-based pension starting balance of \$800,000, drawing down income at the minimum rate, fee of 0.30%pa. Income is shown in real dollars. Upon Michael's death Jane inherits what was Michael's share of their assets and is now assessed as a single for the Age Pension. Past performance is no indication of future performance. Social security rates and thresholds are current at July 2023. Investment returns are based on the past performance of the investment portfolio commencing 1st July 1990.

Michael and Jane with LifeIncome



Assumptions: Starting income is based on a 67-year-old male commencing a \$320,000 LifeIncome, Reversionary policy with LifeBooster 5%. Income is shown in real dollars. Estimated fees, expenses and costs of 0.92% p.a. for LifeIncome and 0.30% for the account-based pension. Account-based pension starting balance of \$480,000, drawing down income at the minimum rate. Upon Michael's death Jane inherits what was Michael's share of their assets and is now assessed as a single for Age Pension. Past performance is no indication of future performance. Social security rates are current at July 2023. Investment returns are based on the past performance of the investment portfolio commencing 1st July 1990.



Generation Life

Highly recommended for
over a decade

The only provider in the market to hold a “**Highly Recommended**” rating with both Lonsec and Zenith Investment Partners for our Investment Bonds.

Awards



Research ratings



Lifeline



Investment Bonds



Investment Bonds
LifeBuilder

Note: Zenith rating includes LifeBuilder and ChildBuilder

Thank you.

Outthinking today.

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Presentation

Robert Sheptun



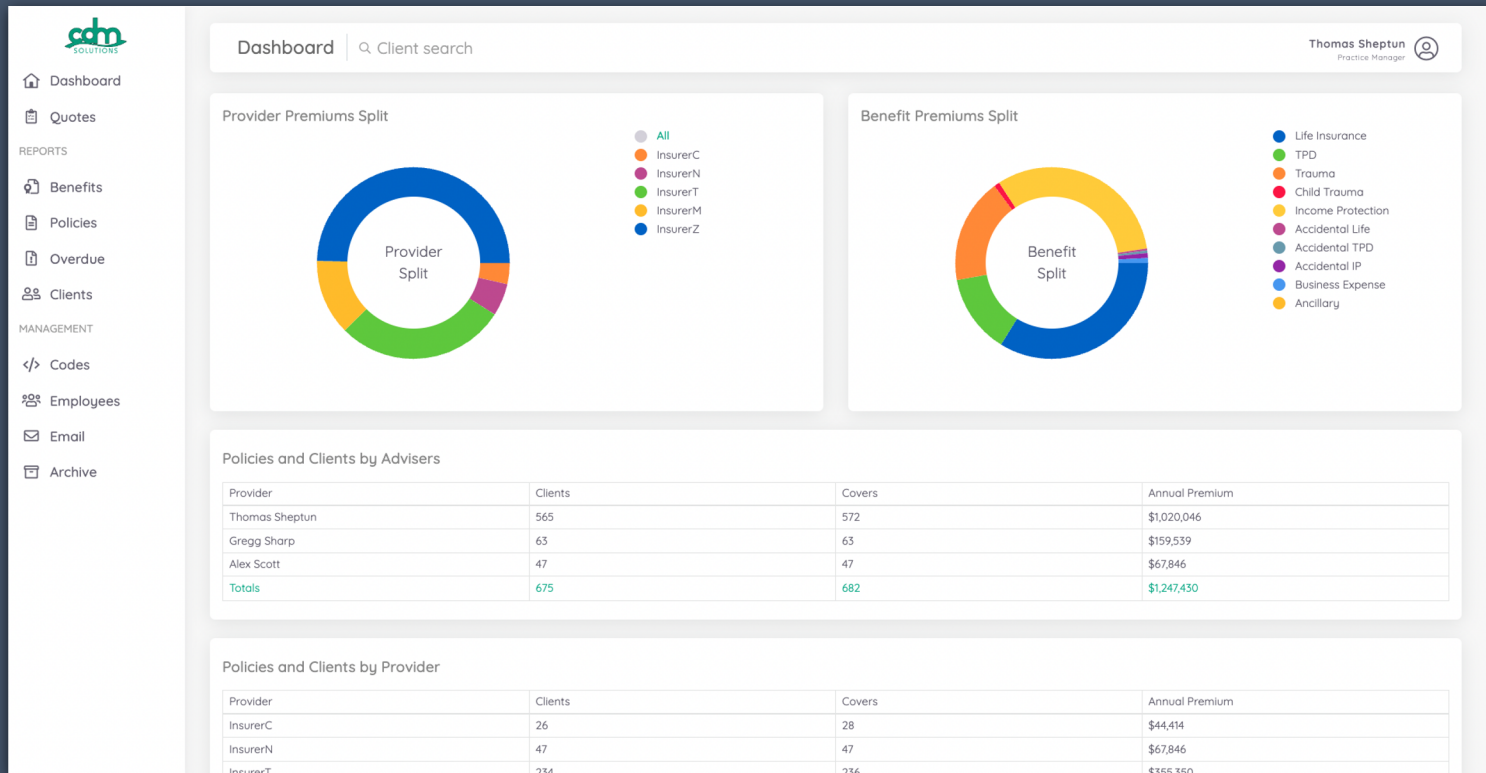
CDM:
Software Engineer / Manager

VFPS:
Financial Adviser

What is CDM Solutions?



Summary of your business



- Provider premiums split
- Benefit premiums split
- Policies and clients by adviser/provider
- Annual premiums
- Sums insured

Benefits

- Policy ownership
- Filter by number, provider, benefits, adviser code.

Dashboard

Quotes

REPORTS

Benefits

Active Benefits

Inactive Benefits

State Report

Age Group Report

Policies

Overdue

Clients

MANAGEMENT

Codes

Employees

Email

Archive

Benefits Report

Client search

Thomas Sheptun
Practice Manager

Show 15

Provider

Benefit

Adviser

Code

Search

Select Document

Generate

ADVISER	PROVIDER	POLICY	CLIENT (Click name)	DOB	BENEFIT (Hover)	OWNERSHIP (Hover)	SUM INSURED	INFO	CPI	EXCL	LOAD	PAY METHOD	PREMIUM	FREQ	STP/LVL	START	UPDATED	
Thomas Sheptun	InsurerC	5112173045	Luke Crawford	28/12/1982 (40)	Income Protection	Ordinary	\$18,465	Indemnity 30 Days To Age 65 Ctm Exc: Yes	Yes	Yes		Manual Payment	\$5,941.04	Annual	Stepped	30/06/2014	13/06/2023	
Gregg Sharp	InsurerC	5140536046	Samuel Grieve	31/01/1968 (55)	Accidental IP	Ordinary	\$5,659	Indemnity 30 Days To Age 70 Ctm Exc: Yes	Yes	No		Credit Card	\$406.00	Annual	Stepped	15/12/2016	09/06/2023	
Thomas Sheptun	InsurerC	5168899047	Henry Macdonald	08/02/1987 (36)	Accidental IP	Ordinary	\$5,585	Indemnity 30 Days To Age 70 Ctm Exc: Yes	Yes	No		Credit Card	\$146.94	Annual	Stepped	31/01/2017	13/06/2023	
Thomas Sheptun	InsurerC	5197262048	Flynn Glasheen	08/02/1987 (36)	Accidental IP	Ordinary	\$2,433	Indemnity 30 Days To Age 70 Ctm Exc: Yes	Yes	No		Credit Card	\$78.98	Annual	Stepped	31/01/2017	13/06/2023	
Thomas Sheptun	InsurerC	5225625049	Nate Dunkley	08/02/1987 (36)	Accidental IP	Ordinary	\$202	Indemnity 30 Days To Age 70 Ctm Exc: Yes	Yes	No		Credit Card	\$2.17	Annual	Stepped	31/01/2017	13/06/2023	
Thomas Sheptun	InsurerC	5253988050	Brayden Young	08/02/1987 (36)	Accidental TPD	Ordinary	\$701,318	Own	Yes	No		Credit Card	\$137.17	Annual	Stepped	31/01/2017	13/06/2023	
Thomas Sheptun	InsurerC	5282351051	Austin Deasey (Child)	09/04/2010 (13)	Child Trauma	Ordinary	\$57,881		Yes	No		Direct Debit	\$80.74	Annual	Stepped	20/11/2018	13/06/2023	
Thomas Sheptun	InsurerC	5310714052	Sebastian Lahey (Child)	01/05/2012 (11)	Child Trauma	Ordinary	\$57,881		Yes	No		Direct Debit	\$80.74	Annual	Stepped	20/11/2018	13/06/2023	
Thomas Sheptun	InsurerC	5339077053	Alicia Cooch (Child)	04/11/2014 (8)	Child Trauma	Ordinary	\$57,881		Yes	No		Direct Debit	\$80.74	Annual	Stepped	20/11/2018	13/06/2023	
Thomas Sheptun	InsurerC	5367440054	Luke Crawford	28/12/1982 (40)	Life Insurance	Super	\$421,451		Yes	No		Direct Debit	\$418.37	Monthly	Stepped	09/06/2020	13/06/2023	
Thomas Sheptun	InsurerC	5367440054	Luke Crawford	28/12/1982 (40)	TPD	Super	\$421,451	Any	Yes	Yes		Direct Debit	\$867.81	Monthly	Stepped	09/06/2020	13/06/2023	
Thomas Sheptun	InsurerC	5424166056	Lilian Waterhouse	31/01/1968 (55)	Accidental Life	Super	\$1,276,281		Yes	No		Rollover	\$1350.68	Annual	Stepped	15/12/2016	13/06/2023	
Thomas Sheptun	InsurerC	5452529057	Dakota Saverly	31/01/1968 (55)	Accidental IP	Super	\$5,659	Indemnity 30 Days To Age 70 Ctm Exc: Yes	Yes	No		Rollover	\$2,204.00	Annual	Stepped	15/12/2016	13/06/2023	
Thomas Sheptun	InsurerC	5480892058	Zachary Esmond	31/01/1968 (55)	Accidental TPD	Super	\$408,410	Any	Yes	No		Rollover	\$981.19	Annual	Stepped	15/12/2016	13/06/2023	
Thomas Sheptun	InsurerC	5509255059	Henry Brophy	25/01/1983 (40)	Accidental TPD	Super	\$1,477,453	Any	Yes	No		Rollover	\$853.20	Annual	Stepped	13/05/2014	13/06/2023	

Total: 682

< 1 2 3 4 5 6 ... 46 >

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Look up a specific client

Benefit by Client

🔍 Luke Crawford

Thomas Sheptun

Practice Manager

Luke Crawford

28/12/1982

Male

elijahaarons@dayrep.com

Provider

▼

Code

▼

Select Document

▼

Generate

Summary

Quoting

	ADVISER	PROVIDER	POLICY	CLIENT (Click name)	DOB	BENEFIT (Hover)	OWNERSHIP (Hover)	SUM INSURED	INFO	CPI	EXCL	LOAD	PAY METHOD	PREMIUM	FREQ	STP/LVL	START	UPDATED	
i	Thomas Sheptun	InsurerC	5367440054	Luke Crawford	28/12/1982 (40)	Life Insurance	Super	\$421,451		Yes	No		Direct Debit	\$418.37	Monthly	Stepped	09/06/2020	23/06/2023	⚙
i	Thomas Sheptun	InsurerC	5367440054	Luke Crawford	28/12/1982 (40)	TPD	Super	\$421,451	Any	Yes	Yes		Direct Debit	\$867.81	Monthly	Stepped	09/06/2020	23/06/2023	⚙
i	Thomas Sheptun	InsurerC	5112173045	Luke Crawford	28/12/1982 (40)	Income Protection	Ordinary	\$18,465	Indemnity 30 Days To Age 65 Clm Exc: Yes	Yes	Yes		Manual Payment	\$5,941.04	Annual	Stepped	30/06/2014	23/06/2023	⚙
i	Thomas Sheptun	InsurerT	12252115	Luke Crawford	28/12/1982 (40)	Life Insurance	Super	\$534,325		No	Yes		Billing Notice	\$3,053.43	Quarterly	Stepped	11/04/2001	23/06/2023	⚙
i	Thomas Sheptun	InsurerT	12252119	Luke Crawford	28/12/1982 (40)	Trauma	Ordinary	\$200,000		Yes	No	150.00%	Direct Debit	\$200.00	Monthly	Stepped	15/08/2000	23/06/2023	⚙

- Client's policies across different providers
- Summary of total insurance position

Integrated quoting tool

NEW OPEN SAVE DOCUMENTS RESEARCH LIVE DATA HELP

Premiums

Luke Crawford Age 40 Male Non Smoker Income \$0 Accountant (qualified) Employee NSW Exclude Health Discount Occupation Ratings Loadings Quote APL Scoring Required Features (Back)

Quote Options

Options Mode Flexible Multi-Select No AutoRefresh Quote Yes

Projection Options

☒ Life

Sum Insured \$955,776 Structure Stopped Premium Waiver Exclude Ownership Super Fund Pay by Rollover Exclude








☒ TPD Extension

Sum Insured \$421,451 Structure Stopped Premium Waiver Exclude Ownership Super Fund Life Buy Back Exclude if possible Double TPD Exclude if possible Occupation type Any Pay by Rollover Exclude

☒ Trauma Extension

Sum Insured \$200,000 Structure Stopped Premium Waiver Exclude Life Buy Back Exclude if possible Double Trauma Exclude if possible

View Features Report Display Options Graph Split Frequency Yearly Premium

	Logo	Supplier Name	Premium	Insurer	Feature Score	Combined Score	A
<input type="checkbox"/>		Zurich (Life: Protection Plus (Zurich Trustee) - TPD - Trauma ...	\$4,872.31		91	94	Actions
<input type="checkbox"/>		NEOS (Life: Life Cover (Super) - TPD - Linked Critical Illness...	\$4,953.33		83	88	Actions
<input type="checkbox"/>		MetLife (Life: Life Cover (Super) - TPD - Superlinked Trauma...	\$5,378.97		98	91	Actions
<input type="checkbox"/>		Integrity (Life: Life Cover (Super) and Care Support Package...	\$5,580.98		82	82	Actions
<input type="checkbox"/>		PPS Mutual (Life: Life Cover (Super) - TPD - Superlink Trau...	\$5,718.14		99	92	Actions
<input type="checkbox"/>		Encompass (Life: Life Cover (Super) - TPD - Linked Critical II...	\$6,843.01		81	74	Actions

- Adjust your quote as you need
- One-click existing policy comparison
- Complete research tool

Policy summary


20230613Crawford_Luke081639PolicySchedule.pdf 1 / 4 100%

1

2

3

4



INSURANCE SCHEDULE

Client: Luke Crawford
Date of Birth: 28/12/1982
Smoker: Non Smoker
Date: 13/06/2023

POLICY NO.	INSURED	DOB	OWNER	TYPE OF COVER	SUM INSURED	PREMIUM	COMMENTS
InsurerC 5367440054 Start: 09/06/2020	Luke Crawford	28/12/1982	Luke Crawford Superfund (Super)	Life Insurance	\$421,451	\$418.37 Monthly	Indexation: Yes Exclusion: No Direct Debit Stepped
InsurerC 5367440054 Start: 09/06/2020	Luke Crawford	28/12/1982	Luke Crawford Superfund (Super)	TPD	\$421,451	\$867.81 Monthly	Any Indexation: Yes Exclusion: Yes Direct Debit Stepped
InsurerC 5112173045 Start: 30/06/2014	Luke Crawford	28/12/1982	Luke Crawford (Ordinary)	Income Protection	\$18,465	\$5,941.04 Annual	Indemnity 30 Days To Age 65 Cm Ex: Yes Indexation: Yes Exclusion: Yes Manual Payment Stepped
InsurerT 12252115 Start: 11/04/2001	Luke Crawford	28/12/1982	Luke Crawford Superfund (Super)	Life Insurance	\$534,325	\$3,053.43 Quarterly	Indexation: No Exclusion: Yes Billing Notice Stepped

InsurerT 12252119	Luke Crawford	28/12/1982	Luke Crawford (Ordinary)	Trauma	\$200,000	\$200.00 Monthly	Indexation: Yes Exclusion: No Loading: 150.00%
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- Choose one of many formats (PDF; DOCX)
- Instant access to client's policy summary
- Customise by adding your logo/colors
- Reach out and make it your way

Settings

The screenshot displays the 'Benefit by Client' settings interface. The sidebar on the left contains navigation links: Dashboard, Quotes, Reports, Benefits, Policies, Overdue, Clients, Management, Codes, Employees, Email, and Archive. The main content area is titled 'Benefit by Client' and includes a search bar and a table of client data. A modal window is open for editing the account settings for 'Luke Crawford'. The modal contains the following fields:

- Email: thomas@cdmsolutions.com.au
- Name: Thomas
- Phone: 0416 700 234
- Surname: Sheptun
- DOB: 01/01/1990
- Email to send invoice: thomas@cdmsolutions.com.au
- Company identification number (ID): TESTPtyLtdTeam3233644302

There is also a section for uploading a logo with the text: 'Upload your logo. Upload your logo for use in files and on the application page (Desired format 3/2)'. A 'Save Changes' button is at the bottom of the modal.

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- Upload your logo
- Customise existing summary policy template
- Customise Omnium pre-population
- Customise excel exports
- Security settings

State report

State	Clients	Covers	Life Insurance	TPD	Trauma	Child Trauma	Income Protection	Accidental Life	Accidental TPD	Accidental IP	Business Expense	Premium
ACT	4	4	\$2,788,911	\$0	\$0	\$100,000	\$10,564	\$0	\$0	\$0	\$0	\$11,611.37
NSW	186	177	\$65,120,035	\$26,786,742	\$5,274,497	\$2,367,299	\$248,386	\$0	\$1,477,453	\$9,229	\$0	\$267,699.45
VIC	512	394	\$105,302,396	\$59,475,052	\$18,000,560	\$3,162,591	\$436,361	\$6,432,914	\$2,511,408	\$40,019	\$29,994	\$774,729.99
QLD	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00
TAS	2	2	\$1,340,096	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$1,138.03
WA	117	92	\$35,395,737	\$13,605,360	\$3,406,055	\$448,510	\$92,266	\$100,000	\$0	\$0	\$0	\$172,534.35
SA	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00
NT	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00
Unknown	12	13	\$7,969,057	\$3,790,261	\$0	\$200,000	\$19,952	\$0	\$0	\$0	\$0	\$19,717.30

Age group report

[illegible]

Policies

Policies		Client search										Thomas Sheptun Practice Manager
Show	10	Provider	Month	Adviser	Code	Search		Select Document	Generate			
ADVISER	FULL NAME	EMAIL	PROVIDER	POLICY	COMMENCED	OWNERSHIP	DAYS UNTIL ANNIV	PREMIUM (ANNUAL)	PREMIUM	PAY METHOD	FREQUENCY	
Thomas Sheptun	Savannah O'Meara		InsurerT	12252333	26/06/2017	Super	3	\$1,778.48	\$1,778.48	Billing Notice	Annual	⚙
Thomas Sheptun	Sophia Brown		InsurerT	12252335	26/06/2017	Super	3	\$3,779.16	\$3,779.16	Billing Notice	Annual	⚙
Thomas Sheptun	Dylan Sergejev		InsurerT	12252337	26/06/2017	Ordinary	3	\$2,030.28	\$169.19	Credit Card	Monthly	⚙

- Summarises policies
- Number of days until policy renewal
- Group by month, provider, etc.

DAYS UNTIL ANNIV
3
3
3
3
3

Show	10	Provider	Month	Adviser	Code	Search	
------	----	----------	-------	---------	------	--------	--

PAY METHOD
Billing Notice
Billing Notice
Credit Card

Overdue

OUTSTANDING	LAPSE DATE	PAY METHOD	EMAIL
\$3,791.74	20/10/2022	Billing Notice	All emails sent
\$2,723.20	01/09/2022	Direct Debit	All emails sent
\$3,945.88	31/08/2022	ROLLOVER	All emails sent
\$2,030.88	31/08/2022	ROLLOVER	All emails sent
\$447.37	10/09/2022	ROLLOVER	All emails sent
\$44.29	17/09/2022	ROLLOVER	All emails sent
\$9.93	17/09/2022	ROLLOVER	All emails sent
\$7.54	17/09/2022	ROLLOVER	All emails sent
\$17.93	19/09/2022	ROLLOVER	All emails sent

- See clients who didn't pay in time
- Used to send automatic emails

Automatic emails

Personal data email

Email level: Company
Host: smtp.gmail.com

SMTP Email: thomas@cdmsolutions.com.c
SMTP Password:

SMTP BCC: thomas@cdmsolutions.com.c
Reply To: thomas@cdmsolutions.com.c

SMTP From Name: Thomas Sheptun

Test SMTP **Save SMTP**

Advisers data email

Alex Scott	⚙
Gregg Sharp	⚙
Thomas Sheptun	⚙

Document Settings

Available files

HappyBirthday/TESTPtyLtdTeam323364430	📎	📄	🔄	🔴
InsuranceRenewal/TESTPtyLtdTeam323364430	📎	📄	🔄	🔴
OverdueEm/TESTPtyLtdTeam32336443020\	📎	📄	🔄	🔴
OverdueEm2/TESTPtyLtdTeam3233644302C	📎	📄	🔄	🔴

☐ Every Week?

☐ Second Email?

☐ Only Non-Super policies

☒ Every Week? Tuesday

Email subject

{{ClientName}} your {{Provider}} policy premium is overdu

Days before renewal

30

☒ Attach Policy Schedule?

☐ Password protect?

- Remind clients to renew a policy
- Notify if a policy is overdue
- Birthday greeting emails

Emails customisation



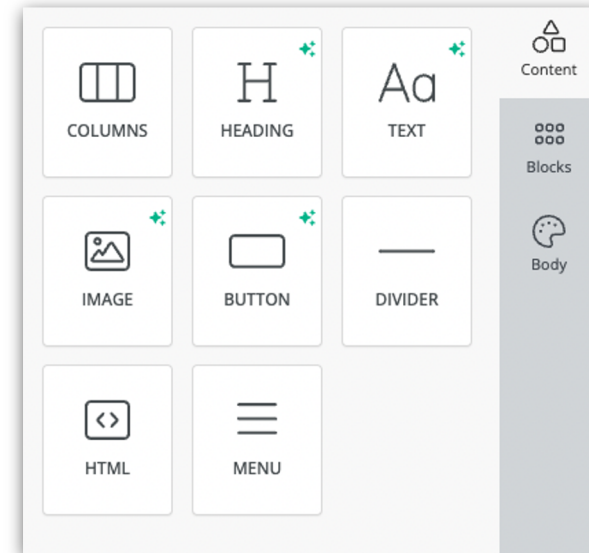
Dear {{Name}},

You are approaching an important renewal date on the {{RenDate}}, for your insurance {{Provider}} policy number {{PolNum}}.

As part of our free service to you, we'll review your updated situation/needs to confirm you'll still be getting the coverage that you want.

Just hit reply to this email with some good times to reach out to you. I'll call with the new details you need to be fully informed, or book a time that suits you by clicking [here](#).

Kind Regards,
{{AdvisorName}}



Add text, images and more

Archive

Archive

Q Client search

Thomas Sheptun

Practice Manager



Search

DATE	CLIENTS	POLICY	ACTIVE BENEFITS	INACTIVE BENEFITS	OVERDUES	ACTION
28/05/2023	698	681	682	23	10	<div>View or print →</div>
14/06/2023	833	681	682	23	9	<div>View or print →</div>

Snapshots

Client search

Thomas Sheptun

Practice Manager

As of 14/06/2023

Download all

Clients

Show15StateAge GroupSearch

Select DocumentGenerate

ADVISER	NAME	DOB	GENDER	EMAIL	PHONE	SMOKER	OCCUPATION	STATE	REFERRAL	TOTAL PREMIUM
Thomas Sheptun	Luke Crawford	28/12/1982	Male	elijaharons@dayrep.com		Non Smoker	Accountant (qualified)	NSW		\$35,988.92
Gregg Sharp	Samuel Grieve	31/01/1968	Male	tristanbirdseye@superrito.com		Non Smoker	Doctor	VIC	John	\$406.00
Thomas Sheptun	Henry Macdonald	08/02/1987	Male	brodiebessell-browne@gustr.com		Non Smoker		VIC		\$146.94
Thomas Sheptun	Flynn Glasheen	08/02/1987	Male	harrisonordell@fleckens.hu		Non Smoker		VIC		\$78.98
Thomas Sheptun	Nate Dunkley	08/02/1987	Male	benjaminmenkens@cuvax.de		Non Smoker		VIC		\$2.17
Thomas Sheptun	Brayden Young	08/02/1987	Male	makaylapeterson@superrito.com		Non Smoker		VIC		\$137.17
Thomas Sheptun	Lilian Waterhouse	31/01/1968	Male	joshuamackaness@jourrapide.com		Non Smoker		VIC		\$130.68
Thomas Sheptun	Dakota Saverly	31/01/1968	Male	lukecrowford@armyspy.com		Non Smoker		VIC		\$2,204.00
Thomas Sheptun	Zachary Esmond	31/01/1968	Male	beaupollard@cuvax.de		Non Smoker		VIC		\$981.19
Thomas Sheptun	Henry Brophy	25/01/1983	Male	evieatkinson@armyspy.com		Non Smoker		NSW		\$833.20
Thomas Sheptun	Hudson Jeffries	25/01/1983	Male	massonherrod@armyspy.com		Non Smoker		NSW		\$1,504.73
Thomas Sheptun	Matthew Pennington	25/01/1983	Male	gabrielshirlow@cuvax.de		Non Smoker		NSW		\$3,566.31
Thomas Sheptun	Archer Prinsep	08/02/1987	Male	chelseagraebner@dayrep.com		Non Smoker		VIC		\$386.43
Thomas Sheptun	Will Honey	08/02/1987	Male	patrickcolls@fleckens.hu		Non Smoker		VIC		\$274.34
Thomas Sheptun	Alica Carslow	25/06/1958	Male	calebkibby@gustr.com		Non Smoker		VIC		\$157.19

- Archived twice a month
- Ability to view past data
- Export in different formats

Users management

Email

Password

Name

Surname

DOB

Phone

Role

Channel Adviser

1. **Channel Adviser** has access to all company data and exports, the ability to add and edit their codes and imports.

2. **Adviser** has access to their own data and exports, the ability to add and edit their codes and imports.

3. **Support** has access to selected advisers data and does not have the ability to export data in bulk, does not have access to codes and imports.

Add

Role

✓ Channel Adviser

Adviser

Support

Role

Support

Has access to?

Thomas Sheptun

Gregg Sharp

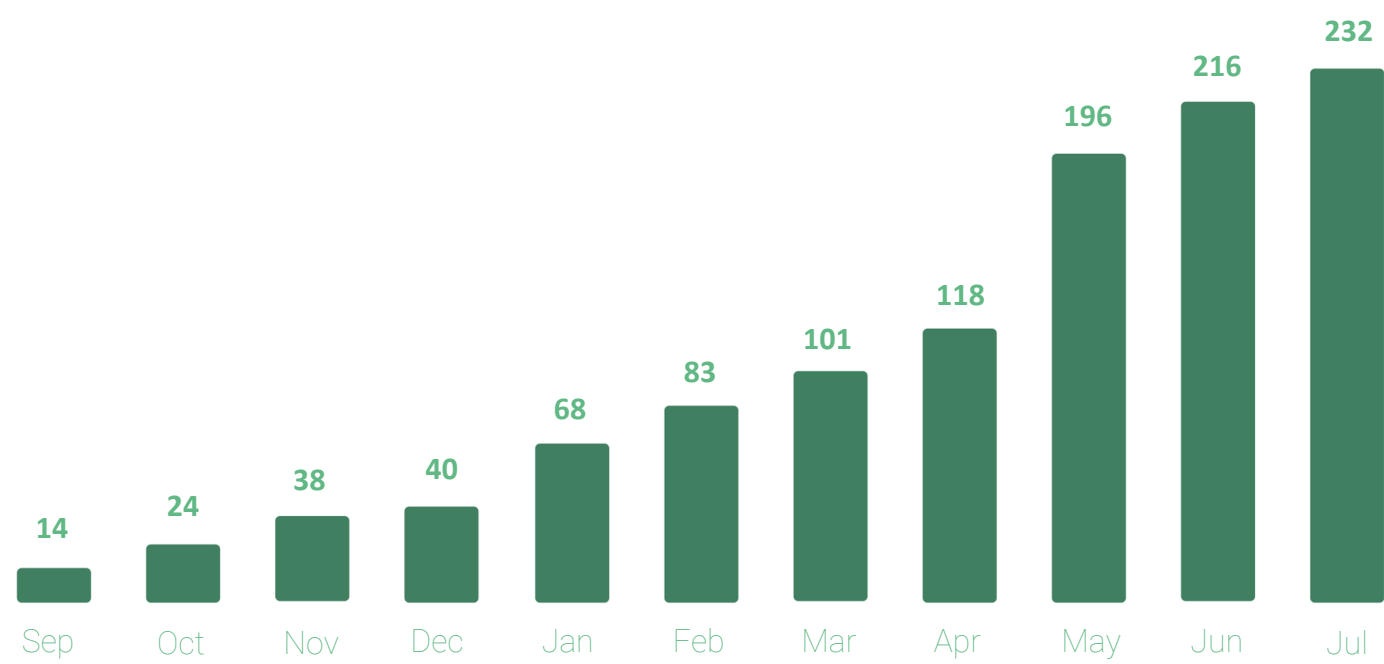
Alex Scott

☐

☐

☐

Number of Practices



470
clients per practice on average

109040
clients overall

\$362 799 006
premiums under management

Thank you. Questions?